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# **DISASTER & EMERGENCY RESPONSE & RECOVERY PLAN (DERRP) FOR FULMONT MUTUAL INSURANCE COMPANY AND IT'S SUBSIDIARIES**

## **BACKGROUND**

A comprehensive disaster recovery plan procedure is essential to any insurance company. The thought of a natural disaster is a most frightening and overwhelming experience that faces both the insurer and the insured alike. Catastrophes may cause serious personal injury and/or financial losses to the Insurance Company and to our insured's.

The possibilities for disaster are endless, ranging from natural disasters, technical and human error, to human threats and destruction. They can happen without warning and when they do, there is no time for planning and organizing - only scrambling to recover. Although most disasters cannot be prevented - we can anticipate them and plan for recovery.

Statistics indicate that the average time period that an insurance company must resume business functions in order to avoid severe financial loss is less than five (5) days. With the absence of an appropriate recovery plan we could find ourselves unable to continue operations, thereby suffering a severe economic loss.

Fulmont Mutual Insurance Company and its subsidiaries are preparing for the possibility by implementing a "Disaster and Emergency Response & Recovery Plan "{hereinafter referred to as "DERRP"}.

## **Notes**

The designated disaster liaison is Terry Dufel and the backup Disaster Liaison is Marlene A Benton.

If the plan has been implemented following a disaster, Marlene A. Benton, President will be the person responsible for determining when the plan will be terminated.

The Fulmont Mutual Insurance Company, Board of Directors, will review the DISASTER & EMERGENCY RESPONSE & RECOVERY PLAN (DERRP) at least once per year. The plan is being distributed to all team members of the response and recovery team.

## **PURPOSE:**

## **OBJECTIVES;**

- Provide for the safety of our employees, clients and the general public both during and after the DISASTER AND/OR EMERGENCY
- Protect policyholder and company assets to ensure the survival of our organization
- Reduce the risk of the loss (of data and work) from the disaster
- Preserve and protect our physical assets to minimize the economic loss
- Preserve and protect our documents, records and other important information
- Preserve and protect our income stream
- Identify the different events that might adversely impact our organization
- Provide for a quick recovery and restoration of facilities and services to ensure organizational stability
- Confirm the commitment of our organization to the plan
- Provide the Resources necessary to carry out the plan
- Provide for ongoing training of staff
- Communicate the plan to all critical parties
- Provide for updating the plan at regular intervals

The plan will address major disasters. It will be periodically be reviewed and updated to help ensure that it is adequate.

The plan is designed to be implemented using the intelligent organized team approach. Although all employees would be involved with the recovery plan, the success of the plan depends on the management team of officers and department managers. Each person must familiarize themselves with the entire plan so that they will be ready to carry out not only their own designated duties but also that of other team members should the need arise.

A copy of the plan will be given to each member of the management team and at least two members of the Fulmont Board of Directors. A copy will also be kept in the safe deposit boxes at Key Bank of New York N.A., 225 N. Comrie Ave., Johnstown, New York.

Staff training for the plan will be provided at least once a year at our annual employee meeting. The plan will be tested at least once a year utilizing scenarios of varying disasters and to test the ability to get resources to the disaster site.

It is hoped that this plan has been designed so that we hardly miss a beat in the continuation of our operations. If that happens it would strengthen our position with our associates, as they would know that we are able to handle any kind of a situation.

## **PLANNING TEAM – ORGANIZATION AND RESPONSIBILITIES**

### **DISASTER PLANNING TEAM**

The Disaster Planning Team consists of the following key Personnel:

	<b><u>NAME</u></b>	<b><u>PHONE</u></b>
TEAM LEADER-President	Marlene Benton	518-332-0746
ASST TEAM LEADER-DP Manager	Terry Dufel	518-423-8845

#### **KEY STAFF PERSONS**

Secretary – Treasurer	Debbie Sidney	518-774-7768
Underwriting Manager	Joanne Gifford	518-762-7977
Claims Adjuster	Laurie Schroeder	518-843-0232
Field Representative	Roger Weaver	518-727-1018
Inspector	Mike Quinn	518-848-2495
Research & Development	Marc Sidney	919-244-5396
Board Liaison	Raynor Duncombe	518-295-7515
Board Liaison	G. Michael Kinowski	518-736-4613

#### **PLANNING TEAM DUTIES AND RESPONSIBILITIES:**

- Make an assessment of the company exposure to disaster or emergency events
- Identify events by type that may adversely impact the organization
- Establish funding sources for Response and Recovery
- Clearly identify the critical functions of the organization
- Review critical processes
- Plan for employee and public safety in an EMERGENCY
- Train employees to carry out the plan
- Keep the plan current
- Define team roles and responsibilities

#### **ASSET IDENTIFICATION:**

**Home Office** – one story office building (approx. 2700 sq ft) cellar, central hot air and air conditioning, paved parking lot, sidewalks, drilled well, 100 gallon septic tank, 1000 gallon oil tank and approximately 13 acres of land. Estimated replacement cost of rebuilding is \$450,000. Deed, abstract, and property appraisal are kept in Company safe deposit box at Key Bank – Comrie Avenue.

**Personal Property**, Computer, Specialized Equipment, Software, & Vehicles:  
Detailed list of the above are attached to this document.

#### **Critical Documents and Papers of the Organization:**

Most investments are in a custodian account at Key Trust. Deeds, abstracts, mortgages, bank books, motor vehicle titles and other important papers are kept off premise in three safe deposit boxes at Key Bank, Johnstown, New York. A list of items stored in the deposit boxes are attached to this plan. In addition the company has historical papers and data in safety deposit boxes, a safe in the home office, and electronic C/D's stored off premise.

## **Critical Documents and Papers Concerning Our Insured's:**

For insured records we have established these methods of recovery:

- A complete mirror image of our AS400 records in a out of state location in Florida at the home of Pat Bradshaw –323 W Hornbeam Dr, Longwood, FL 32779-2532 telephone number 407-862-4830, cell number 321-439-1215
- Back up tapes taken off premises daily
- **Cloud backup of all drives and computers with Tech II , 4289 Route #50 Saratoga Springs, NY 12866. Contacts there are Dan Bardin (518) 587-1565 ext. 314; Derek Graham 518-691-5006**

## **IMPACT ANALYSIS OF CRITICAL FUNCTIONS:**

### **Space Dislocation:**

#### **CONTINGENCY SITE PLANNING**

It is the Company's aim to get employees back under one roof as soon as possible, along with it being cost effective. The company owns several acres of land at the home office site therefore a temporary site could be used. What we do will depend upon the severity of the loss. The Recovery Team has a completed plan for **IMMEDIATE EMERGENCY TEMPORARY and LONG TERM SITES.**

### **Equipment:**

**We have one additional site – our Florida location housing an additional AS400 main frame. On a temporary basis all key employees could work at home and have access to our files remotely – backed up by cloud.**

### **Computer and Software:**

- **We have a mirror image of our computer, network, and software at a location out of state. Back up tapes taken off premises daily.**
- **Cloud backup of all drives and computers with Tech II , 4289 Route #50 Saratoga Springs, NY 12866. Contacts there are Dan Bardin (518) 587-1565 ext. 314; Derek Graham 518-691-5006.**

### **Vendors:**

See list of vendors attached to our plan

### **Revenue and Cash Flow Impact:**

Source of Revenue

Business Interruption Calculation

Extra Expense Calculation

## **TYPES OF EVENTS THAT COULD RESULT IN A DISASTER OR EMERGENCY SITUATION:**

- Wind – frequency potential high, severity potential high, warning time indeterminate
- Power failures\major failure of equipment – frequency potential high, severity potential low, warning time short
- Ice Storm, Blizzard – frequency potential moderate, severity potential high, warning time indeterminate
- Heating failure – frequency potential low, severity potential low, warning time indeterminate

- Computer Crime - frequency potential low, severity potential moderate, warning time indeterminate
- Vandalism and malicious mischief - frequency potential low, severity potential moderate, warning time indeterminate
- Malicious damage or destruction of software or data- frequency potential low, severity potential moderate, warning time indeterminate
- Fatal or serious accidents involving key employees - frequency potential low, severity potential high, warning time indeterminate
- Tornado - frequency potential low, severity potential high, warning time short
- Structure Fire to Office, frequency potential low, severity potential high, warning time short
- Robberies, unauthorized physical access involving loss of life and/or serious injury - frequency potential low, severity potential high, warning time short
- Earthquake - frequency potential low, severity potential high, warning time indeterminate
- Terrorism - frequency potential low, severity potential high, warning time indeterminate
- Work Place Hostilities – Frequency potential moderate, severity potential moderate, warning time short
- Avian Flu or other contagious disease-frequency potential medium, severity potential- high, waiting time- short

#### **DISASTER PREVENTION:**

In most cases it is impossible to prevent a disaster from happening, however, we can try to minimize our loss from a disaster. There are some precautions we will take to cut down the possibility of a disaster from happening. The following are procedures that are in effect:

- Enter as much information as possible on your PC. **Both the System AS 400 and the Network including your “C” drive on your computer are backed - up daily and copies are taken off premises. In addition there is a mirror image of the AS400 and the network off premise and a cloud backup of all computers and drives provided by Tech II**
- Before each person leaves for the day, they must put all work papers and work in progress in a file cabinet or desk drawer
- Keep up to date on all policy, general ledger, claim work, and daily imaging projects –get your work on the computer as soon as possible
- Keep work areas, as much as possible, free from "PAPER" build up
- Don't overload electrical outlets and keep electrical cords free from walk areas
- Make sure all windows & doors are shut and locked before you leave. Also make sure the alarm system is activated
- Review and test your duties in the DERRP periodically
- Update DERRP at least yearly to record the following types of change:
  - \* Key personnel names or phone numbers;
  - \* Location of off-site storage;
  - \* Names, phone numbers or addresses of Suppliers, vendors, or Agents;
  - \* Key procedures;
  - \* **DFS – Insurance Division** rules or regulations;
  - \* Any other important information
- To preserve history a few old documents will be stored in the safe deposit boxes at Key Bank in Johnstown New York

## **EMERGENCY FIRST RESPONSE TEAM & PLAN**

The Emergency First Response Team is responsible for taking charge of the facility/organization in the event of a Disaster/Emergency. This is the “first responder” team. There will be different responses to different types of events. A fire in the facility will present a different response than a hurricane for example. It is quite possible that there will be different specialized teams for some emergencies. The team must also plan for a “no evacuation emergency”.

### Emergency First Response Team:

Team Leader	Marlene Benton
Financial	Deborah Sidney
Assistant Team Leader	Terry Dufel
Communications	Joanne Gifford & Marc Sidney
Evacuation	Sharon Perry & Marc Sidney
Shutdown	Terry Dufel
Damage Control Control/Security	Mike Quinn
Initial Damage assessment	Laurie Schroeder

### Emergency First Response Team Duties and Responsibilities:

1. The most important function is the safety of people, both staff and the public that may at the time be in the care and custody of the organization
2. Depending on the time to prepare for the event the team will be responsible for preparing the facility for the event (i.e. boarding up, shutting down, etc.)
3. One of the most critical functions is the safe evacuation of people from the building or a plan to take care of people if they cannot leave the building
4. The team will be responsible for and be in charge of all the key activities within the first 48 hours of all events and possibly for a longer period of time for some events. After the 48 hours the team will work with the “Emergency Response Team”
5. If the event occurs when the facility is closed the Emergency First Response Team will communicate with team members through the telephone tree. The telephone tree listing is attached to this plan. At this time it will be decided on where the team will assemble (central command point) to take charge of the situation

### DISASTER FLOW CHART

1. Disaster occurs
2. President Notification
3. President Call Tree
4. Disaster Management Team meeting or phone conference
5. Department's Call Tree
6. President/Administration CDRP
7. Accounting CDRP
8. Claims CDRP
9. Data Processing CDRP
10. Research & Development CDRP
11. Underwriting CDRP
12. FM Scion CDRP

## DISASTER RECOVERY TEAM AND PLAN

The Disaster Recovery team will operate in two phases. The first phase will be their responsibilities in restoring critical functions of the organization. The second phase will be the task of guiding the organization through full recovery. Therefore, their part of the plan has two functions:

- Restoring critical functions - Essentially there are three time periods that are important in the process of restoring critical functions:
  - (i) What functions can and should be restored in the first 48 hours,
  - (ii) What functions can and should be restored within 72 hours and
  - (iii) What functions can and should be restored within a reasonable time period, understanding that a reasonable time period is somewhat subjective depending on the nature of the event that resulted in the disruption.
- Full recovery

### Disaster Recovery Team Members:

<b>TITLE</b>	<b>NAME</b>	<b>PHONE</b>
Disaster Recovery Manager/		
President	Marlene A Benton	518-332-0746
Assigned Executive	Debbie Sidney	518-774-7768
Board Member	Raynor Duncombe	518-295-7515
Board Member	G. Michael Kinowski	518-736-4613
Accounting Dept Mgr	Debbie Sidney	518-774-7768
Administration Dept Mgr	Marlene A Benton	518-332-0746
Claims Adjuster	Laurie Schroeder	518-843-0232
Data Processing Manager	Terry Dufel	518-423-8845
Underwriting Manager	Joanne Gifford	518-762-7977
Field Representative	Roger Weaver	518-727-1018
Inspector	Mike Quinn	518-848-2496
Research & Dev	Marc Sidney	919-244-5396
FM Scion Service Corp	Debbie Sidney	518-774-7768

### Duties and Responsibilities for Restoring Critical Functions:

- Evaluate the Disaster
- Secure temporary facility
- Order temporary or replacement furniture, equipment and supplies
- Order communication, computer and other IT equipment
- Employee communication
- Vendor communication



- Agent – insured communication
- Insurance Claim recovery
- Carry out the detailed functions as listed in this plan

### **Duties and Responsibilities for Full Recovery:**

- Evaluate the disaster
- Repair or replace physical structure
- Develop realistic estimate of time to get to full recovery
- Coordinate the recovery process
- Carry out the detailed functions as listed in this plan

### **DISASTER RECOVERY TEAM ASSIGNMENTS:**

The Disaster Recovery Manager (DRM) will be the Senior Manager in the event of a disaster. Tasks will be specifically assigned by DRM.

DRM = Disaster Recovery Manager	Marlene A Benton
<b>DRMA= Disaster Recovery Manager Ass't</b>	<b>Marc Sidney</b>
MIS = MIS Manager	Terry Dufel
P = Programmer	Peter Young
AE = Assigned Executive	Debbie Sidney
<b>CA = Claims Adjuster</b>	<b>Laurie Schroeder</b>
<b>AA = Administrative Assistant</b>	<b>Laurie Schroeder &amp; Donna Albanese</b>
MSO = Master Security Officer	Terry Dufel

### **The Disaster Team will determine the following:**

Assess the magnitude of the emergency and determine whether to implement the disaster recovery plan, and if so, to what degree.

### **Responsibilities will be assigned as follows:**

MIS/P	Back up site computer operations
MIS	Notify to activate backup site;
MIS	Coordinate arrival of operator, tapes, forms;
MIS/P	Install and test system;
MIS/P	Run recovery jobs, and restore files;
MIS/P	Determine loss of data;
MIS/P	Determine cut off and file recovery procedures;
MIS/P	Process the critical applications;
MIS/OM	Coordinate temporary manual procedures;
MIS/P	Coordinate user interface and file synchronization;

### **HOME OFFICE OPERATIONS**

**DRM/DRMA Assign alternate site;**

**DRM/DRMA Provide centralized communications and information;**

AE Provide for expenses;

**DRM/DRMA Coordinate people, equipment & supplies;**

**DRM/DRMA Establish security at the damaged site;**

AE Contact insurance company;

AE Recover useable equipment, facilities and supplies;

**DRM&DRMA Coordinate contractor and re-modeling;**

DRM/AE Establish telephone communications;

MIS Coordinate replacement lines, modems, equipment;

DRM/MIS Determine replacement equipment requirements;

MIS Order equipment and Computer Supplies;

MIS/P Coordinate delivery and installation of new equipment;

**DISASTER FLOW CHART**

1. Disaster occurs
2. President Notification
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5. Department's Call Tree
6. President/Administration DERRP
7. Accounting DERRP
8. Claims DERRP
9. Data Processing DERRP
10. Research & Development DERRP
11. Underwriting DERRP
12. FM Scion DERRP

## EMERGENCY CALLING TREE

When an emergency arises whereby the office is closed, or some other important message must be delivered to employees, directors, agents, or associates the emergency calling tree will be implemented.

In the event of complete destruction to the Home Office, the emergency call list below is in the order that the calls should be made. Before the initial call is made the President or person in charge will determine where the temporary office(s) will be set up and what telephone or fax numbers and e-mail addresses will be available for use.

Two offices, our DP System Analyst in Florida, and key personnel on their home computers have access through our Company Intranet to the complete list of insureds along with their policy and payment info and all agency reports.

All written procedures are available through the "thin Client", backup that a DP employee takes off premise, or through the backup located in our DP System Analyst's home in the State of Florida. Unless there is total destruction of the Eastern United States our Company would be able to continue its operation with hardly any down time.

If a member of the team is unavailable or incapacitated, the calling duties on the tree will be divided among the remaining members of the management team, this will be done at the time call #1 is made.

### Home Office:

- President or member of management team calls other members of management team. If at all possible the call should be a conference call.
- Management team calls the employees in their respective department.
- President conference calls the Board of Directors or individual calls depending on severity.
- Each member of the management team calls associates connected with respective department. Please note: call only those that you have to cancel an appointment with or that might drop in on you.
- Underwriting Manager calls all agents.
- If a catastrophic storm or loss, Claims Adjuster **and assistant** calls emergency list of adjusters.
- If necessary, a department manager may delegate some of their calling duties to other members in their department.

### Subsidiary:

- Call President or in her absence the Secretary -Treasurer, and in both of their absences, the next senior member of the management team.
- Proceed with calls as listed for the Home Office.

## CHAIN OF COMMAND

### BACKGROUND:

At this writing there has been very little turnover of employees with Fulmont and its subsidiaries. Most employees have worked in several different departments and have a good knowledge of the overall inner workings of the Company. Anyone of these employees by utilizing the management team approach could continue the daily operation on a temporary basis.

### THE PLAN:

In the event of a disaster, where there is loss of life or disability of executive officers and department managers, the chain of command among survivors will be as follows: Executive Officers, other officers, Department Managers and then by seniority of all other employees.

The surviving employee will temporarily manage the Company until the Board of Directors selects a new managing officer. The temporary manager and the Board of Directors should refer to the check list, "Items to Address for an Immediate Change of Management".

The list of employees is divided into two groups:

Group #1 - Executive Officers, Other Officers, and then Department Managers

Group #2 - All Other Employees by seniority, date of hire.

#### Group #1 - Executive Officers and Officers

Marlene A. Benton	President *	02/19/1969
Deborah A. Sidney	Secretary-Treasurer *	07/13/1973
Terry L. Dufel	Assistant Treasurer	08/09/1976
Joanne E. Gifford	Assistant Secretary	07/27/1977
Roger E. Weaver	Marketing Manager	01/06/1989

\* =executive officer

#### Group #2 - all other employees

Laurie M. Schroeder	Claim Adjuster	12/01/1984
Peter P. Young		08/17/1987
Sharon L. Perry		04/06/1992
Donna Albanese		11/07/1994
Denise A. Buley		03/20/1995
Michael Quinn		07/30/2007
Marc Sidney		01/14/2013

## **CONTINGENCY SITE PLANNING**

It is the Company's aim to get employees back under one roof as soon as possible, along with it being cost effective. As the company owns several acres of land, it would be logical to set up temporary and alternate sites there **such as a trailer**.

What we do, will depend upon the severity of the loss.

### **IMMEDIATE EMERGENCY TEMPORARY SITES:**

Within a few hours after the disaster there has to be a site established as the command center, where all members of the management team will report to either in person or by phone. The President will choose one of the following:

1. Presidents or another employee's home;
2. A suite of rooms at the Johnstown Holiday Inn, Super 8 or other motel or hotel;
3. **A trailer or travel/recreational** vehicle parked at the site

In addition, it is expected that most of the management team and other key employees will operate out of their home until the temporary office can be set up.

### **SHORT TERM CONTINGENCY SITE OPTIONS:**

The following options would be enacted on a temporary basis until the long term options can be used, or until the existing office can be occupied:

1. Set up a temporary office at current location;
2. Rent office at an alternate location;
3. Set up a temporary office at alternate location;

#### **OPTION 1**

If the current location is accessible, we would bring in a trailer and/or modular office. This would be on a temporary basis until the current office was repaired.

#### **OPTION 2**

If the current office needs to be rebuilt we would use this option until the building was ready to be occupied.

#### **OPTION 3**

If Options 1 and 2 are not feasible, we would set up a trailer and/or modular office at an alternate location.

### **LONG TERM CONTINGENCY SITE OPTIONS:**

1. Build new office at current location;
2. Build new office at an alternate location;
3. Rent office at an alternate location

**OPTION 1**

At this writing there is sufficient space at our current location and it would be cost effective due to the septic systems, water system, parking lot, etc. already being in place.

**OPTION 2 and 3**

We are not listing these alternative options because we cannot foresee what the conditions and/or the situation might be at the time of a disaster.

## POWER OUTAGE, HOW TO OPERATE WITHOUT ELECTRICITY

There could be periods of time that we will have to operate without electricity. Past history brings to mind the power outage in NY State, back in the sixties, whereby our local area was without power for several days. Our business must go on, just as our forefathers operated without electricity, so can we, on a temporary basis.

This plan will also provide for the emergency event of extremely hazardous road conditions whereby employees are not able to get home and must stay overnight.

In 2007, a large generator was installed at the home office. This generator will start automatically in the event of a power failure. The areas of the office that the generator covers are as follows:

- the whole data processing area;
- the bathroom;
- the main office area;
- And the furnace

Realizing that practically everything in our office is run by electricity it would not be cost efficient to have generators large enough to run everything. In the winter time the main purpose would be in their order of importance - heat, water, sewerage and lights. See Exhibit 1 for the things that could be added on as capacity will allow. Note that the items are listed in order of importance.

The office will have the following items in their "emergency supply area" located in an area assessable to employees. **At this writing they are located in the directors room closet:**

At Least One Manual Typewriter with a supply of paper and carbon paper

At Least One Battery or Solar Adding Machine

Postage Stamps

A Coleman Type Stove (For Coffee) (With Fuel)

A Coleman Type Heater (With Fuel) Note - That Additional Fuel Will Be Stored in Cellar

A Supply of Flashlights

A Supply of Lighters

Candles

Portable Radio

Extra Supply of Batteries

Blankets

A Small Supply of Non-Perishable Food

A Medical Kit

A Deck or Two of Cards, Board Games

**Marc Sidney, Research and Development**, will be responsible for the inventory being there, in its proper place and in useable condition.

Most employees have their personal cell phones which could be utilized at this time. Our Company would reimburse the employee for usage during an emergency situation. Some or all of these could be utilized to complete necessary calls to clients, agents, and associates.

Employees and their families may stay at the company offices if during the disaster they do not have adequate means of heat, water, and sewerage facilities in their own home. We ask that if possible they bring their own blankets, pillows, food, etc. During work hours we will designate rooms or areas that they may stay in so that they do not disrupt the business operation.



## ITEMS TO ADDRESS FOR AN IMMEDIATE CHANGE OF MANAGEMENT CHECK LIST FOR TEMPORARY MANAGER

- If necessary, appoint temporary department managers from within surviving employees. Review with each Dept. Manager their job description and duties. Use team management to help complete the checklist and to keep operation going.
- Give each department manager all available information that is pertinent to the subject department, such as manuals, procedures, duties, responsibilities, etc. The first responsibility of the new department manager must be to review all duties in their dept., redistributing the duties to make sure someone covers all work duties.
- Notify Board of Directors of the disaster. Inform them that you have taken charge, what has been done so far, and set up a meeting ASAP to get the necessary approvals for carrying on the business. If possible, meet with Chairman of Board prior to the Board meeting to address items you will need to have approved.
- Notify agents, associates, etc. of the temporary change in management. Assure them that well laid plans have been made. All operations of the company will continue in its usual manner.
- Set up meeting with all managers, either temporary or regular, to ensure that all work is covered and to discuss any problems.
- Refer to the checklist of compliance reports and due dates that will include Federal, State, Insurance Department, other Regulatory authorities and Reinsurance. Assign applicable employees or Managers to comply.
- **Utilize current employees with many years of experience in our Insurance Company.** You can also rely on advice from other nearby Cooperative Companies such as Tim Burback from Madison Mutual and Scott Jeffers from Sauquoit Valley.

### 1. Prior to the Board meeting:

Obtain resolutions and bank signature cards from all depository banks that we do business with – refer to General Ledger for list of banks.

Contact Key Trust Company/Asset Management Group for new resolutions and authorizations for the two custodian agreements.

Obtain new signature cards for the safe deposit boxes – currently there are three at Key Bank Johnstown.

Contact all banks where we have checking accounts, savings, and C/D's for new signature cards and resolutions.

Contact Lisa Queeney or whoever the current representative is from **Wells Fargo** for authorization resolutions. Go over the investment portfolio with expiration dates and the Company sponsored 401K plan.

**Contact Department of Financial Services – Insurance Division** and request a list of what needs to be changed with the Insurance Department and NAIC.

Contact Scott Bishop and **Al Devon**, our Reinsurance Brokers, for guidance on reinsurance, the subject reinsurance contracts and facultative reinsurance.

Contact the CPA firm that normally completes our audit for assistance in bookkeeping or taxes. The Board may want to meet with the CPA auditor. Current CPA is John Sawitzki.

Review the Company Charter and bylaws for Fulmont and FM Scion Service Corp.

Make contact with PayChex to review the payroll contract, authorizations, etc.

**Contact Demotech – our actuary and Financial Stability rating organization.**

Contact NYIA and NAMIC to update management in their files.

Summarize all of your meeting notes from the above contacts to review at your next Board Meeting.

**CHECK LIST FOR BOARD APPROVAL:**

1. Designate temporary manager in charge, send letter of designation to the **Department of Financial Services – Insurance Division (DFS)**.
2. Obtain individual resolutions or new signatures on all bank accounts, investments, safe deposit boxes, and custodian and sweep accounts. At least three employees should be given authority to sign checks.
3. Give the temporary manager authorization to answer consumer complaints &/or sign license applications with **DFS Insurance Division**. In addition, send letter to the Insurance Dept. regarding the authorization.
4. Give the temporary manager authorization to sign financial statements and reports to the NYS Insurance Dept. and NAIC.
5. The Board should review the job responsibilities of the officers and designate at least the minimum necessary powers (and whatever else they feel comfortable with) to run the business on a temporary basis. Authorize the temporary manager the necessary powers to continue running the daily operation.
6. Review all of the notes from the temporary manager. The Board may want to meet with some of our associates such as our CPA, Reinsurer, etc.

## DATA PROCESSING DEPARTMENT'S PLAN

- A DISASTER RECOVERY TEAM
- B TEAM ASSIGNMENTS
- C CONTINGENCY SITE PLANNING
- D OFF-SITE STORAGE
- E LIST OF VENDORS
- F CRITICAL APPLICATIONS
- G COMPUTER HARDWARE
- H COMPUTER SOFTWARE
- I RISK REDUCTION PROCEDURES
- J PASSWORDS
- K TESTING POLICIES
- L TRAINING

## DISASTER RECOVERY TEAM

Fulmont Mutual Insurance Company & its Subsidiaries  
2240 STHWY 29  
P.O. Box 487  
Johnstown, NY 12095-0487  
(518) 762-3171

The Disaster Recovery Team consists of the Key Personnel who have been assigned tasks in the Data Processing Disaster Recovery Plan.

<u>TITLE</u>	<u>NAME</u>	<u>PHONE NUMBERS</u>
DRM:	*Marlene A Benton	(518) 332-0746
President	Marlene A Benton	(518) 332-0746
MIS Manager	*Terry Dufel	(518) 423-8845
Lead Programmer	Peter Young	(518) 661-5437
Claims Adjuster	Laurie Schroeder	(518) 843-0232
Administrative Ass't	Donna Albanese	(518) 762-9033
Assigned Executive	Debbie Sidney	(518) 774-7768
<b>Research &amp; Development &amp; DRMA</b>	<b>Marc Sidney</b>	<b>(919) 244-5396</b>
Systems Analyst & Consultant out of the Area	*Patricia Bradshaw	(407) 862-4830
Board Member	*Raynor Duncombe	(518) 295-7515
Board Member	*Mike Kinowski	(518) 762-0211
	Cell	(518) 736-1643

\* Denotes - these key personnel have a copy of the Data Processing Disaster Recovery Plan in their possession.

## DISASTER RECOVERY TEAM ASSIGNMENTS:

The Disaster Recovery Manager (DRM) will be the senior manager in the event of a disaster.

### RESPONSIBILITIES WILL BE ASSIGNED AS FOLLOWS:

#### . EVALUATE THE DISASTER

The Disaster Team will determine the following:

- . Assess the magnitude of the emergency and determine whether to implement the disaster recovery plan, and if so, to what degree.

#### . BACKUP SITE COMPUTER OPERATIONS

- |        |   |
|--------|---|
| MIS    | Notify to activate backup site;                     |
| MIS    | Coordinate arrival of operator, tapes, forms;       |
| MIS/P  | Install and test system;                            |
| MIS/P  | Run recovery jobs, and restore files;               |
| MIS/P  | Determine loss of data;                             |
| MIS/P  | Determine cut off and file recovery procedures;     |
| MIS/P  | Process the critical applications;                  |
| MIS/OM | Coordinate temporary manual procedures;             |
| MIS/P  | Coordinate user interface and file synchronization; |

#### . HOME OFFICE OPERATIONS

**DRM/DRMA** Assign alternate site;

**DRM/DRMA** Provide centralized communications and information;

AE Provide for expenses;

DRM Coordinate people, equipment, supplies;

**DRM/DRMA** Establish security at the damaged site;

AE	Contact insurance company;
<b>AE/DRMA</b>	Recover useable equipment, facilities and supplies;
<b>DRM/DRMA</b>	Coordinate contractor and remodeling;
DRM/AE	Establish telephone communications;
MIS	Coordinate replacement lines, modems, equipment;
DRM/MIS	Determine replacement equipment requirements;
MIS	Order equipment and Computer Supplies;
MIS/P	Coordinate delivery and installation of new equipment;
AA	Tasks will be specifically assigned by DRM

DRM	Disaster Recovery Manager	Marlene A Benton
MIS	MIS Manager	Terry Dufel
P	Programmer	Peter Young
AE	Assigned Executive	Debbie Sidney
AA	Administrative Ass't	Laurie Schroeder
AA	“ “	Donna Albanese
MSO	Master Security Officer	Terry Dufel
<b>DRMA</b>	<b>Disaster Rec Manager Ass't</b>	<b>Marc Sidney</b>

## **OFF-SITE STORAGE**

### **DAILY OFF-SITE STORAGE LOCATION FOR BACK-UP OF FILES AND PROGRAMS:**

283 Vandenburg Point Rd, Gloversville, NY 12078

Phone: 518-661-5437

Contact: Peter P Young

### **WEEKLY OFF-SITE STORAGE LOCATION FOR BACK-UP OF FILES AND PROGRAMS:**

Peter P Young 518-661-5437

### **Monthly Off-Site Storage Location for back up of files and programs:**

118 Parry Drive, Fonda, NY 12068

518-423-8845

Terry L Dufel

### **OFF-SITE LOCATION OF AVAILABLE SYSTEM ISERIES:**

Pat Bradshaw, 323 W Hornbeam Dr, Longwood, FL 32779 Phone 407-862-4830

### **COMMUNICATION / FAX LINE:**

Johnstown Office (518) 762 7870

## **BACK UP ROUTINE FOR DATA & PROGRAMS**

Data Processing Back Up Procedures

Effective 09/17/01

Adjustments 05/12/11

### **ISERIES**

When: Daily Monday – Friday

What: All insurance **Systems** Files

Who: Lead Programmer will take BU tapes off premises each day. DP personnel will be the back up person(s) to take BU tapes off premises in the event that the DP manager is out of the office. If all DP personnel are not in the office, then Underwriting Manager, then the President will be next in line to take the BU tapes off premises.

## **FULMONT FILE SERVER (NETWORK)**

**Cloud backup of all drives and computers with Tech II , 4289 Route #50  
Saratoga Springs, NY 12866. Contacts there are Dan Bardin (518) 587-1565  
ext. 314; Derek Graham 518-691-5006.**

### **LIST OF VENDORS**

#### **COMPUTER SUPPLIES:**

WB MASON           PHONE 518-705-1105  
29 Mill St  
Albany, NY 12204  
Diskettes, Ribbons, QD Tapes, Laser Cartridges

Underwriting Rating Board   PHONE 1-518-355-8363  
PO Box 13059  
Albany, NY 12212-3059  
Attention Jean - Print shop  
Logo paper, Policy/Bill Paper, policy forms

Seely Conover Co    PHONE 1-518-842-1720  
Letter & Legal Paper

#### **ISERIES & HARDWARE VENDORS:**

3x Leasing Inc       PHONE 1-800-654-5122  
                          FAX   1-407-750-5133

ECC East Coast Computer Inc   PHONE 1-800-829-6163  
FAX   1-305-785-0345

Diamond Data        PHONE 1-515-573-1053  
M-41 Ft Dodge, IA 50501   FAX   1-515-573-1059

A-Z Computer Sales & Leasing   PHONE 1-800-676-4426  
Fairfield CT        FAX   1-203-579-1100

Systems Implementation   PHONE 1-518-283-3290



TO GET BACK UP IN 1 WEEK WE WOULD NEED THE FOLLOWING HARDWARE:

ISeries Model 800 (P5)w/  
30/60 Gb SLR5 tape drive  
4/8Gb SLR5 external tape drive  
DVD Rom  
UPS  
Communications Modem  
10/100 Ethernet adapter  
Twinax Hub  
52.62 Gb hard Drives in Raid 5 configuration  
512 MB Memory  
IBM AS/400 operating system V5R2, iSeries Access, Query/400, SQL, w/ S/36  
environment  
Windows Emulation Host Software  
Web Sphere Development Studio / Application Express

UPS

HP LaserJet 4000 Printer  
IO Twinax Adapter  
Barcodes and More Font DIMM  
16 MB memory

HP LaserJet 4050 Printer  
IO Twinax Adapter  
Barcodes and More Font DIMM  
16 MB Memory  
Ethernet connector  
IR adapter

HP DeskJet 855C Printer

Canon 3320i Image Runner Scanner / Printer / Fax  
From Derby Office Equipment

Intel JetDirect Print Server Device  
3 Port Parallel Server

KVM Switch w/ Monitor, Keyboard, Mouse, and cable s

In Florida  
ISeries Model 800 w/  
4/8Gb SLR5 external tape drive  
DVD Rom

UPS  
Communications Modem  
10/100 Ethernet adapter  
35.08 Gb hard Drives  
512 MB Memory  
IBM AS/400 operating system V5R2, iSeries Access, Query/400, SQL, w/ S/36  
environment  
Windows Emulation Host Software  
Web Sphere Development Studio / Application ExpressREVISED 07/05

## CRITICAL APPLICATIONS

All applications are critical in the insurance business. However, should we have to replace all the computer equipment, we have found several companies that would be able to ship replacement equipment within a week.

### APPLICATION PRIORITY:

- . It has been determined that an identical computer system could be purchased and installed within seven days.
- . It has been determined that the company could survive without the use of a computer system for one week.
- . The busiest month of the year is February.
- . The busiest day of the week is Monday.
- . With additional temporary staff all critical functions could be performed manually for up to one month.

In the event that a new computer needs to be purchased, the following needs to be done:

- . Set up I SERIES hardware.
- . Load System Support Programs SSP.
- . Configure peripherals.
- . Load Libraries required to process Fulmont Insurance business only.
- . Restore all data files required to process Fulmont Insurance business only.
- . Update data files with transactions which were not backed up prior to the loss of the computer.

You now have an operating I SERIES.

Run applications as needed. It is suggested that claims are done first. Due to State Regulations claims are the most critical.

### FINES OR PENALTIES:

Fines or penalties could be imposed in the following instances:

- . Losses need to be replied to within 7 days;
- . New York State and Federal reports need to be submitted at certain times of the year.

As a notification of loss is received, it is entered into the computer and an acknowledgement is printed and mailed. If the computer was down for longer than 7 days, then a letter could be typed and mailed to the insured.

Depending upon the timing of the disaster, an extension would need to be obtained from the Insurance Department of New York State for any State reports due during the time the computer was down, a maximum of one week.

## COMPUTER HARDWARE

All departments would need the latest technology in PC equipment at the time of the disaster. Maximum capacity with regards to memory and disk space. Also each department would need at least 1 desk jet printer.

## MID-RANGE COMPUTERS

### JOHNSTOWN OFFICE

iSeries Model 800(P5)w/  
30/60 Gb SLR5 tape drive  
4/8Gb SLR5 external tape drive  
DVD Rom  
UPS  
Communications Modem  
10/100 Ethernet adapter  
Twinax Hub  
52.62 Gb hard Drives in Raid 5 configuration  
512 MB Memory  
IBM AS/400 operating system V5R2, iSeries Access, Query/400, SQL, w/ S/36 environment  
Windows Emulation Host Software  
Web Sphere Development Studio / Application Express

## COMMUNICATION / FAX LINE:

Johnstown Office (518) 762 7870

## COMPUTER SOFTWARE

### SYSTEM COMPILERS ON THE iSeries

#### IBM Contacts:

Customer Support Team;  
Tammy Zitzmann 487-6825  
Matt Gennett 487-6826  
Gina Valenta 487-6827  
Taber Alderman 483-3290

These people can handle any and all of our iSeries Software and Hardware questions.

#### \*\*\*\*ATTACH SOFTWARE CONFIGURATION LISTING

These libraries will be needed to reload the system software in the event there is a disk crash on

the existing computer. They are necessary to operate the iSeries.

Note: In the event a new computer needs to be ordered, replacement software will come installed on the new system per IBM representatives.

#### LIBRARY NAME WHAT IT CONTAINS

#CGULIB	Configuration library for S/36 environment
#COBLIB	Cobol Compiler library for S/36 environment
#DFULIB	Data File Utility library for S/36 environment
#DSULIB	Define Source File Utility library for S/36 environment
#LIBRARY	System library for S/36 environment
#RPGLIB	Report Program Generator Compiler library for S/36 environment
#SDALIB	Screen Design Aid library for S/36 environment
#SEULIB	Source Entry Utility library for S/36 environment
Q?????	All libraries of the type with a Q at the beginning are created as controls by the iSeries operating system and will be regenerated by the operating system as needed.

#### FULMONT MUTUAL CUSTOM SOFTWARE

These libraries are needed to run the customized software for Fulmont Insurance Company.

\*\*\*\*\*ATTACH RESTORE PROCEDURES

#### LIBRARY NAME WHAT IT CONTAINS

MMINSLIB	Library containing all of <del>FMIC</del> programs
NEWLOSS	Claims System Master library
XREF	Utility library

#### PROGRAMMER LIBRARIES

These are libraries with various utilities and one time programs, which should not need to installed in order to run the Fulmont Insurance Software.

#### LIBRARY NAME WHAT IT CONTAINS

FIXLIB	Library containing various prog temporary fixes
FMDFU	Library Entry/update/list programs & file layouts for System 36 files
FUNLIB	Lib containing Misc & game programs
PATLIB	Library containing programs Pat Bradshaw is currently working on
PETERLIB	Library containing pet projects & utilities

#### CLIENTS' SOFTWARE LIBRARIES

These are libraries with clients' software on them, and would not need to be installed in order to run the Fulmont Insurance Software.

#### LIBRARY NAME    WHAT IT CONTAINS

CCINSLIB	Callicoon policy system library
CCLOSLIB	Callicoon claims system library
CCUPDATE	Callicoon library containing prog update
OCCONVER	Otsego conversion library
OCHOLD	Temporary library for older version of Otsego
OCINSLIB	Otsego Co Policy & General Ledger System
OCLOSLIB	Otsego Co Claims System Library
OCUPDATE	Otsego Co library containing program updates

Reloading the User Libraries:

Use the attached restore instructions.

The volume and date can be obtained from the report accompanying the tape. The original backup procedure is LIBUSR.

Reloading the Files.

Use the attached restore instructions.

The volume and date can be obtained from the report accompanying the tape. The original backup procedure is FILALL.

#### NETWORK SOFTWARE

[Microsoft Windows 2003 Server](#)  
[Microsoft Exchange Server 2003](#)  
[Microsoft Terminal Services Server 2003](#)  
[Adobe Acrobat 7.0](#)  
MS Outlook  
MS Word  
MS Office  
MS Excel  
MS Internet explorer

#### OTHER PC SOFTWARE

[Microsoft Windows 2000](#)  
[Microsoft Windows XP](#)  
[Internet Explorer 5.5](#)  
[Internet Explorer 6.0](#)  
Book Seminars TCP annual statement program

QuickBooks  
PhotoEnhancer  
PhotoViewer  
MS Office  
MS Excel  
URB Fulmont Raters Programs

## RISK REDUCTION PROCEDURES

The following measures have been taken to help prevent a disaster.

## PROTECTION OF THE COMPUTER ROOM

- . An alarm system is installed which notifies the fire department if it detects smoke or fire.
- . A fire extinguisher is located near the computer.
- . The alarm system gets tested periodically.

## COMPUTER SYSTEM SECURITY

- . User passwords are changed every six months.
- . Data Processing passwords every three months.
- . A hard copy of the master password list is kept in an envelope in a safe in the Presidents office.
- . In the event that the master security officer can not be reached, then the President can authorize others security access to the system. If this is done, then the master security password is changed as soon as possible.

## PROTECTION OF COMPUTER DATA

- . Master files are backed up daily.
- . Transaction files are backed up daily.
- . A one week rotation is kept of the daily back ups.
- . All data files are backed up weekly, the latest set is kept off the premises. Three sets are maintained.

## FORMS SUPPLY AND BACKUP

There is a full set of all forms used in the office. A list of form numbers and the suppliers is attached.

## PASSWORDS:

Claim Security Passwords: Claims Inquiry "SIMPLE"  
Policy Inquiry Password: "BUBBLES"

Network User Id's & Passwords: Same as for the System 36, with a "N" at the end.

MS WORD Office Trustee Directory Security, Users ID's & passwords, & group assignments attached EXH #4

\*\*\*\*\*ATTACH REST OF USER ID'S & PASSWORDS  
TESTING AND UPDATING DISASTER RECOVERY PLAN  
TESTING THE PLAN:

- . Test back up procedures periodically, catalog the diskettes and tapes to ensure that the correct libraries and files are being saved.
- . Test restore procedures.
- . Verify availability of replacement ~~System 36~~ iSeries and peripherals periodically to ensure that the vendor can still provide the equipment on a timely basis.

UPDATING THE PLAN:

- . Update the Contingency Plan when any of the following change:
- . Key personnel names or phone numbers
- . Back up procedures and corresponding restore procedures
- . Passwords
- . Configuration
- . Forms Suppliers
- . Significant software changes
- . Hardware changes
- . Location of off-site storage changes
- . Insurance Business needs change
- . Volume of Insurance increases
- . State laws change

TRAINING

INITIAL TRAINING:

- . Train all members of the disaster recovery team on their responsibilities should a disaster occur.
- . Provide them with adequate information so they know what to do.
- . Ensure that other staff are aware of who to call in the event of a disaster.

FOLLOW UP TRAINING:

- . Make sure all concerned know of any significant change to the Disaster Recovery Plan.
- . Train new or transferred staff or department heads on Disaster Recovery Plan.

TO ADD TO DISASTER RECOVERY PLAN REPORT

- . PROCEDURE TO RESTORE FILES

ADD TO H



. PROCEDURES TO RESTORE LIBRARIES

ADD TO D

. PROCEDURES TO INSTALL IBM SYSTEM SOFTWARE

ADD TO F

. ATTACH PASSWORD LISTING

ADD TO P

. ATTACH CONFIGURATION LISTING

ADD TO D

. ATTACH LIST SHOWING ORDER OF CRITICAL APPLICATIONS

ADD TO G

. LOCAL IBM PHONE NUMBERS AND CONTACTS

. SERVICE AGREEMENTS, LICENSING FORMS OF OUR CLIENTS PLUS FOR

PURCHASED SOFTWARE

REPORTS AND FILINGS

DP DEPARTMENT

1. New York State Insurance Disaster Coalition Circular Letter No. 11 (2001)
2. Report to show insurance coverage exposure and policy count by county by personal lines and commercial lines.
3. Contact names, address, phone numbers and preparedness plan.
4. Exposure report due April 1<sup>st</sup> of each year.
5. Preparedness Plan and changes each year due June 1st of each year.
6. Report to NYS Insurance Department via e-mail and electronic forms.

# **DISASTER & EMERGENCY RESPONSE & RECOVERY PLAN FOR (DERRP)**

## **PRESIDENT'S DERRP**

- 1A DUTIES AND RESPONSIBILITIES
- 1B PROTECTING PROPERTY FROM FURTHER DAMAGE
- 1C IMMEDIATE EMERGENCY TEMPORARY SITE
- 1D ALTERNATE OR PERMANENT SITE

### **PRESIDENTS RESPONSIBILITY IN DERRP:**

The President will oversee the entire operation of the "DERRP" and will chair the Management Team meetings. Other specific duties are listed below for a quick reference. Some of the duties may be delegated to other employees at the time of the disaster.

#### **1. VISIT THE DISASTER SITE:**

- a. Determine the extent of damage and how it will affect the company's operation.
- b. Protect property from further damage (see exhibit 1B)
- c. Confer with Fire Marshal or county coordinator to determine estimated date that we can salvage items from the damaged building.
- d. Determine if a security guard is needed. (See exhibit 1B)

#### **2. SET UP A TEMPORARY COMMAND CENTER and WORK SITES:**

- a. Choose from pre-designated sites- dependent upon severity of damage. (See Exhibit 1C)
- b. Determine which employees will be working and at what work site.
- c. Estimate date of return to work to give to employees that are not actually participating in the disaster plan.
- d. **Confer with DRMA – Marc Sidney** to firm up transferring of incoming telephone arrangements and outgoing watts line.

#### **3. CONFERENCE CALL TO MANAGEMENT TEAM:** (See exhibit 1D for phone numbers)

- a. Explain the problem
- b. Tell team to activate the "DERRP" and complete the required duties before the next meeting.
- c. Reassign duties of any member of the team that is not available or incapacitated.
- d. Set time for meeting at the temporary command center or the next conference meeting call.

#### **4. CONFERENCE CALL DIRECTORS:** (see exhibit 1E for phone numbers)

- a. Explain the problem
- b. Tell them where temporary command center and work sites are, telephone arrangements, and anything else pertinent.
- c. Cancel any scheduled director meetings until things have calmed down.
- d. Request that they not call us in the next few days unless it is on a loss or urgent policy information. Note that they will be kept informed by letter and

in the case of any major decisions there will be a conference call or a quick meeting.

**5. CALL ASSOCIATES:**

- a. It may not be necessary to call all associates. Determine who you have appointments with and who you normally would be in contact in the next few days regarding business matters. Send letters or e-mail to the associates that are not called as soon as possible
- b. During the call explain the problem (being as brief as possible). Tell them the location of the temporary command center and phone number where you can be reached
- c. Explain that mailing address is the same and assure them that mail will get through to us
- d. Cancel any scheduled meetings and/or appointments.
- e. Request they not call unless it is urgent. Note that they will be informed of any change in address, etc.
- f. We will also post a notice on the internet describing our problem and posting telephone numbers

**6. WORK AND CONFER BOTH INDIVIDUALLY AND WITH MEETINGS OF THE MANAGEMENT TEAM TO CHECK PROGRESS OF GETTING THE OPERATION STABILIZED.**

**7. PLAN AND SET UP ALTERNATE OR PERMANENT WORK SITE AS NEEDED:**

a. **IMMEDIATE EMERGENCY TEMPORARY SITES:**

Within a few hours after a disaster there has to be a site established as the command center. Once established all members of the management team will report on a regular basis to the command center either in person or by phone. At this writing two offices, our System Analyst in Florida, and Key personnel on their home computers have access through our Company Intranet to the complete list of insureds along with their policy and payment info and all agency reports. Unless there is total destruction of the Eastern United States our Company would be able to continue its operation with hardly any down time.

The President will choose one from the following:

1. President's or another employees home
2. A Suite of rooms at Johnstown holiday Inn, Super 8 or other motel or hotel
3. A travel or recreational vehicle parked at the site
4. It is expected that the management team and other key employees will operate out of their homes until the temporary office can be set up. Depending upon the severity of disaster, our goal would be to have all employees under one roof within two weeks

## **PRESIDENT'S ASSOCIATES & INFORMATION LIST**

Victory Capital Management – 127 Public Square, MC 1424, Cleveland, OH 44114  
Phone 216-813-6646, Fax 800-642-5089

Custodian for Superintendents Account

Custodian for Municipal Bonds - working in conjunction with the sweep account

Contact persons - Debbie Jasany

CPA – West & Company – CPA -97 North Main Street, Gloversville, New York - PO  
Box 1219 12078- Contact person – John Sawitzki, Partner  
518-725-7127 Fax 518-725-7835 [www.westcpapc.com](http://www.westcpapc.com)

Depository Bank – NBT – checking account and CDAR Accounts 10-24 North Main St.  
Gloversville NY 518-773-5105 contacts:

George [gdoherly@nbtbank.com](mailto:gdoherly@nbtbank.com)

Shannon [sarmstrong@nbtbank.com](mailto:sarmstrong@nbtbank.com)

Tammy [tmalagisi@nbtbank.com](mailto:tmalagisi@nbtbank.com)

Depository Bank - Key Bank, N. Comrie Ave., Johnstown, NY 12095, phone 518-762-  
4691 Main checking account, payroll account and pay trust account

Empire Web Pages, Peru, New York  
518-842-9615 Fax 518-770-6404 [www.empirewebpages.com](http://www.empirewebpages.com)

Investment Advisor–Wells Fargo Securities, 110 Decker Dr. Suite 210, Johnstown, NY  
12095, Phone 518-725-3400

Company Investments & Retirement Plans i.e.401(k) &  
Simple IRA's

Contact person - Ms. Lisa Queeney or assistant Sue

NAMIC - National Ins. Assn., P.O. Box 68700, Indianapolis, Indiana, 46268-0700,  
Phone 317-875-5250 Fax 317-879-8408

Contact person - Mr. Chuck Chammes , President

NYIA - State Insurance Alliance, 130 Washington Ave., Albany, NY 12210, Phone 432-  
4227, Fax 432-4220

Contact – Ellen Melchionni, President

**Department of Financial Services (DFS) – Insurance Division** One Commerce  
Plaza, Albany, N. Y. 12257, Phone 474-6628, 474-6635

Reinsurance - OLD-Guy Carpenter & Company, LLC 1881 Western Ave., Suite 200,  
Albany, NY 12203, Phone 800-GRC-1854, 456-0178 Fax 456-0350

Contact persons –Tom, Kathy, Sharon

NEW-BMS Vision Re: 2877 W. Lydius St., Schenectady, NY 12303-4807, phone number 518-466-2751, Contact person – Scott J Bishop

Devon, Albert J – Axion Reinsurance, 940 Golf House Road West Stoney Creek, NC 27377 847-903-4970 and 847-466-5465

TECH II – Advisors and support for computer technology and telephone system.

Daniel E. Bardin – part owner 587-1565 ext. 314 Fax 587-2055,  
Peter Farley Owner, Derek Graham, Robin –ext. 237, Bob – Telephone specialist.

### **ALTERNATE OR PERMANENT SITE(S):**

This section will address the preconceived plans for alternate sites(s). It is the company's aim to get employees back under one roof as soon as possible along with it being cost effective. The Company owns several acres of land at both the home and branch office and it would be logical to set up a temporary or alternate site there.

What we do will depend upon the severity of the loss. If the office is a total loss our options are:

1. Build a new office at the current location.
2. Build a new office at an alternate location or rent office space at an alternate location. At this writing at our current location there is sufficient space for building and it would likely be cost effective. Consider that we already have septic system, water system, utilities and parking lot in place at these locations.

### **REPORTS (FILINGS) THAT ARE REQUIRED BY PRESIDENT**

1. Nominating committee: At the last Fulmont board meeting of the year the executive committee must appoint a nominating Committee Chairperson and two additional people from the Board of Directors.

The nominating committee report has to be signed by the Committee chairperson and committee members and must be sent to the Secretary of the Company not less than 30 nor more than 45 days prior to the Annual meeting.

The Nominating list shall be posted by the Secretary upon the bulletin board at the home office of the Company not less than 30 days prior to the annual meeting, and when posted, the list shall be mailed to each member of the Board of Directors.

2. Annual Meeting Notice: The Annual Meeting for the Company is on the Third Tuesday in April.
3. April 1 Management Discussion & Analysis - The Management Discussion & Analysis which is a supplement to the Annual Statement must be filed to the NYS Insurance Department and NAIC
4. Policyholder disaster plan – March 1
5. Company Disaster plan – June 1
6. Appoint Actuary and CPA prior to December 31

## **ACCOUNTING DEPARTMENT'S DERRP**

- 2A. DUTIES and RESPONSIBILITIES
- 2B. ASSOCIATES and INFORMATION LISTING
- 2C. LISTING OF PROCEDURES APPLICABLE TO ACCOUNTING DEPARTMENT
- 2D. DIRECTORIES & DOCUMENTS IN SOFTWARE PROGRAMS APPLICABLE TO ACCOUNTING DEPARTMENT
- 2E. PREDETERMINED DUTIES & RESPONSIBILITIES TO DEPARTMENT EMPLOYEES

### ACCOUNTING DEPT. RESPONSIBILITIES IN DERRP

1. Assist President in assessing damage, planning for temporary quarters.
2. Communicate as quickly as possible to employees in department, your expectations, plans, and pre-designed instructions.
3. Call Associates who you have appointments with and who you normally would be in contact with in the next few days regarding business matters. The Associates that are not called will be contacted by letter or fax as soon as possible.
4. Once your temporary site has been established, set up your office
5. Inventory and give your order of supplies to Terry Dufel.
6. Determine what you will need in Furniture, fixtures, & equipment and give your order to Deb Sidney
7. Determine if you will need extra temporary help and relay your results to the Terry Dufel
8. Make frequent progress reports to the President
9. Assist President in coordinating operations and/or take over (in their absence or disability) another department managers duties to whatever extent needed

### BUSINESS ASSOCIATES

NBT Bank, 14 N. Main St., Gloversville, NY 12078 518-773-7911  
Wells Fargo, 110 Decker Dr., Suite 210, Johnstown, NY 12095 518-725-3400  
Key Bank, NA, N. Comrie Ave., Johnstown, NY 12095 518-762-1648  
CPA – Washburn Ellingwood Sheiler etc. CPA'S PC, PO Box 1219, Gloversville, NY 12078, Phone 725-7127 Contact persons – John Sawitzki, Partner

### ASSOCIATES LISTING

Guy Carpenter & Company, LLC 1881 Western Ave., Suite 200, Albany, NY 12203, 800-472-1854 fax 518-456-0350

BMS Vision Re: 2877 W. Lydius St., Schenectady, NY 12303-4807 Phone number 518-466-2751, Contact person – Scott J Bishop

Axiom Re: 15570 W. Rockland Rd. Libertyville, IL 60048 Phone number 847-903-4970, Contact person – Al DeVon

Hartford Steam Boiler: One State St. Hartford, CT 06102 Phone number 860-722-5122, Contact person – Craig MacCormac

BWB: 201 E Third St. Suite 300 Jamestown, NY 14701 Phone number 716-664-5104, Contact people – Chad Madden or Megan Green

Property Loss Research Bureau, 1501 Woodfield Rd, Ste 400, W Schaumburg, IL  
60173-4978

Mutual Boiler Re, 101 Lindenwood Drive Suite 400, Malvern, Pa 19355-1760  
800-814-4458

## **CLAIMS ADJUSTER**

Once steps have been taken for Company operations to resume, the Claims Adjuster will be responsible for the following:

1. Assist President in assessing statewide damage, and assessing need for temporary catastrophe claim center, as needed.
2. Communicate as quickly as possible to employees in your department your expectations, plans and pre-designed instructions.
3. Determine need for temporary help for clerical or adjusting and relay results to the President.
4. Make frequent progress reports to the President.
5. Assist President in coordinating operations and/or take over (in their absence or disability) another department manager's duties to whatever extent needed.
6. Catastrophic storm or heavy number of losses – call outside adjusters for assistance in settling claims. In the event of a statewide catastrophe, which would greatly limit the availability of outside adjusters, we will enlist the help of the Company's Underwriting Department, including inspectors, to assist in field assessment work. Staff will work together to gather loss information from policyholders. Employees will take pertinent claim information and assist in on-site investigation as needed.

A simplified claim form has been developed for disasters – the form will include the required fraud warning statement.

The majority of claims will be handled out of our home office. If damaged area includes local office, a catastrophe claims center will be set up as indicated in our master Comprehensive Disaster Recovery Plan.

Claims adjusting will be handled utilizing all existing claims personnel. In the event they are unable to perform their duties, existing staff from other departments will be utilized using a team management approach.

The Company will contract with claim representatives and adjusters from other areas only as an emergency measure. Efforts will be made to use local representatives and adjusters who may be familiar with the catastrophe area. As we are a New York State-only company, our staff is already trained in New York-specific insurance coverages. In-house staff has been trained in basic claims handling to assist the Claims Department during a catastrophic event.

The Company will distribute catastrophe claims information for our policyholders including our toll free number (1-800-721-0903) via available communication systems. Radio and television public service announcements will be made in addition to personal contact with the policyholder or agent. US Mail correspondence, if available, will be used for general mailings to policyholders.

During a disaster our Claims Department will continue to apply their normal procedures for detecting fraud. Suspected fraud activity is to be reported to the appropriate authorities including the Department of Financial Services (DFS) Insurance Division or the Insurance Fraud Bureau. To report a fraud claim to the state of New York call 1-888-FRAUDNY.



## **CLAIMS DEPARTMENT DERRP**

- 3A. DUTIES AND REPSONSIBILITIES
- 3B. EMPLOYEE LISTING
- 3C. ADJUSTER & CLAIM SERVICE ASSOCIATES LISTING
- 3D. ASSOCIATES AND INFORMATION LISTING
- 3E. SUPPLIES TO HAVE OFF PREMISES
- 3F. DEPT. FURNITURE, FIXTURE & EQUIPMENT LISTING
- 3G. LISTING OF PROCEDURES APPLICABLE TO CLAIMS DEPARTMENT
- 3H. DIRECTORIES & DOCUMENTS IN SOFTWARE PROGRAMS  
APPLICABLE TO CLAIMS DEPARTMENT
- 3I. COMPANY PROPERTY INSURANCE POLICIES
- 3J. PREDETERMINED DUTIES & RESPONSIBILITIES TO DEPT.  
EMPLOYEES

## **CLAIM ADJUSTER RESPONSIBILITIES IN DERRP**

1. Assist President in assessing damage, planning for temporary quarters.
2. Communicate as quickly as possible to employees in your department, expectations, plans, and pre-designed instructions.
3. Call associates that you have appointments with that you will not be able to keep in the next few days. The associates not called should be contacted by letter as soon as possible.
4. Once your temporary site has been established, set up your office
5. Inventory and give your order of supplies to Donna (AA)
6. Determine what you will need in Furniture, fixtures, & equipment and give your order to the Secretary-Treasurer.
7. Determine if you will need extra temporary help and relay your results to the President.
8. Implements and directs salvage operation.
9. Files and directs company claim - working with adjuster to get loss settled quickly.
10. In conjunction with the DERRP management team directs the moving operation to temporary or new quarters.
11. Make frequent progress reports to the President
12. Assist President in coordinating operations and/or take over (in their absence or disability) another department manager's duties to whatever extent needed.
13. Catastrophic storm or heavy number of losses - Call outside adjusters for assistance in settling claims.

**ADMINISTRATION DEPARTMENT**

Benton, Marlene A.	President	773 Co Hwy 126, Amsterdam, NY 12010	518-332-0746	
Sidney, Deborah A.	Sec-Treasurer	55 McKinley Place. Gloversville NY, 12078	518-774-7763	
Dufel, Terry L.	Office & DP Mgr	PO Box 521, Fonda, NY 12068	518-423-8845	
Gifford, Joanne E.	Underwriting Mgr.	7 N Chase St., Johnstown, NY 12095	518-762-7977	518-332-3719
Weaver, Roger E.	Marketing Mgr.	354 Morning Sun Dr., Schoharie, NY 12157	518-727-1018	

**PRESIDENT'S DEPARTMENT**

Benton, Marlene A.	President	773 Co Hwy 126, Amsterdam, NY 12010	518-332-0746
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**ACCOUNTING DEPARTMENT**

Sidney, Deborah A.	Sec-Treasurer	55 McKinley Place, Gloversville, NY 12078	518-774-7763
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**CLAIMS DEPARTMENT**

Schroeder, Laurie M.	<b>Claim Adjuster</b>	209 Northampton Rd., Amsterdam, NY 12010	518-843-0232	518-588-3932
Quinn, Michael	Risk Management	170 Steers Rd., Amsterdam, NY 12010	518-848-2495	

**DATA PROCESSING DEPARTMENT**

Dufel, Terry L.	DP Mgr.	PO Box 521, Fonda, NY 12068	518-423-8845	
Young, Peter P.	Programmer	283 Vandenburg Pt. Rd., Gloversville, NY 12078	518-661-5437	518-774-8707
Bradshaw, Patricia W.	Prog/Sys Analyst	323 W. Hornbeam Dr., Longwood, FL 32779	407-862-4830	

**UNDERWRITING DEPARTMENT**

Gifford, Joanne E.	Underwriting Mgr	7 N Chase St., Johnstown, NY 12095	518-762-7977	518-332-3719
Perry, Sharon L.	Commercial UW	1285 STHWY 30, Mayfield NY 12117	518-863-8106	
Albanese, Donna	Personal Lines Rater	145 Alban Hills Dr., Johnstown, NY 12095	518-762-9033	518-332-3494
Buley, Denise A.	Clerk	606 St Hwy 67, Ft Plain, NY 13339	518-968-6389	
Quinn, Michael	Risk Management	170 Steers Rd., Amsterdam, NY 12010	518-848-2495	

**MARKETING & FIELD DEPARTMENT**

Weaver, Roger E.	Marketing & Field Mgr.	518-727-1018
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**RESEARCH AND DEVELOPMENT & HUMAN RESOURCES:**

Sidney, Marc	R & D & HR	65 Moyer Street, Canajoharie, NY. 13317	919-244-5396
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## CLAIMS ADJUSTER LISTINGS

<u>NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>
<i>Accurate Insurance Adjusting</i>	<i>PO Box 41, Keeseville, NY 12944</i>	<i>518-834-9845</i>
<i>Arbitrage Adjusting Service</i>	<i>PO Box 783, Syracuse, NY 13214</i>	<i>315-449-0554</i>
<i>Excel Claims Service Inc.</i>	<i>103 Fort Salonga Rd., Northport, NY 11768</i>	<i>631-261-2006</i>
<i>Claims Administration Corp.</i>	<i>1065 Ave of Americas, New York, NY 10018</i>	<i>212-338-2000</i>
<i>Foothills Adjusting Company</i>	<i>PO Box 88, Gansevoort, NY 12831</i>	<i>518-745-5887</i>
<i>JR Farnham Claim Service LLC</i>	<i>PO Box 9, Gloversville, NY 12078</i>	<i>518-725-1310</i>
<i>Frontier Claims Services</i>	<i>PO Box 32, Angola, NY 14006</i>	<i>866-705-6388</i>
<i>Horigan, Horigan, &amp; Lombardo</i>	<i>PO Box 520, Amsterdam NY 12010</i>	<i>518-843-0043</i>
<i>Hurwitz &amp; Fine, PC</i>	<i>1300 Liberty Building, Buffalo, NY 14202</i>	<i>716-849-8900</i>
<i>Kelly &amp; Leonard, LLP</i>	<i>199 Milton Ave., Ballston Spa, NY 12020</i>	<i>518-884-0080</i>
<i>Morrison Mahoney LLP</i>	<i>17 State St., Suite 1110, NY, NY 10004</i>	<i>212-428-2484</i>
<i>Mutual Boiler Re.</i>	<i>1200 Atwater Dr., Malvern, PA 19355</i>	<i>800-814-4458</i>
<i>Peter J Recene &amp; Assoc.</i>	<i>PO Box 85, Delmar, NY 12054</i>	<i>518-475-1578</i>
<i>NYS Troopers</i>	<i>Fonda NY 12068</i>	<i>518-725-3034</i>
<i>NYS Troopers</i>	<i>Herkimer NY 13350</i>	<i>315-866-7111</i>
<i>NYS Troopers</i>	<i>Plattsburgh NY</i>	<i>518-563-3761</i>
<i>NYS Troopers</i>	<i>Schroon Lake NY</i>	<i>518-532-7611</i>
<i>WP Brunscheen Claim Serv.</i>	<i>PO Box 100, Sherrill, NY 13461</i>	<i>315-361-1132</i>

Those that are *italic* should be used first.

**Bold** indicates new/changed information.

BMS Vision Re Contact Scott J. Bishop	2877 W. Lydias St., Schenectady, NY 12303	518-466-2751
Guilderland Reinsurance Co	1881 Western Ave., Ste 200, Albany, NY 12203	800-472-1854 518-456-0178

## **SUPPLIES TO HAVE OFF PREMISES**

It is important to remember that after a fire or total destruction of a building, the building is often off limits for several days.

Each member of the management team will analyze their needs and prepare a list of the items and forms that they need to keep off premises and periodically review and update the list.

To prepare for continuing business at an alternate site each department manager and/or officer should keep at their home or in their car duplicates of the following:

1. A small supply of forms applicable to their department (Combined Loss Notice Attached)
2. Department Comprehensive Disaster Recovery Plan
3. Personnel files
4. Back up diskettes pertaining to their department work
5. Keys to desks & files and combination to safes
6. A supply of address labels applicable to their department.

## **CLAIMS AREA**

**Equipment currently in the Claims Department that would need to be replaced at the time of a Catastrophe. Not all would be necessary for temporary quarters.**

### **NAME OF EQUIPMENT**

- 2 book shelves
- 2 Desks – one wooden, other with arm for typing purposes
- 2 Desk chairs – swivel
- Computer Desk
- 2 BMC Calculators (model A1200PD or A1000PD)
- 2 straight back chairs
- 2 Phones
- 1 IBM Wheelwriter 6 or equivalent typewriter
- 2 Personal Computers, 1 Desktop and 1 Laptop
- 2 Scanners
- Miscellaneous Supplies such as, but not limited to, scotch tape, stapler, staple puller, scissors, note pads, paper clips etc.

## FULMONT MUTUAL INSURANCE COMPANY COMBINED LOSS NOTICE

PRODUCERS NAME & ADDRESS	DATE	POLICY NUMBER
	DATE AND TIME OF LOSS: , <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	
PHONE NO.	POLICY EFF. DATE	POLICY EXP. DATE

### INSURED

INSURED NAME AND ADDRESS	PERSON TO CONTACT
	CONTACTS DAYTIME PHONE NUMBER
INSURED'S HOME PHONE NO.	INSURED'S BUSINESS PHONE NO.

### LOSS

LOCATION OF LOSS	
KIND OF LOSS (FIRE, WIND, EXPLOSION, ETC.)	PROBABLE AMOUNT OF ENTIRE LOSS
DESCRIPTION OF LOSS & DAMAGE:	

### INJURED/PROPERTY DAMAGED

NAME & ADDRESS (INJURED/OWNER)			PHONE NO.
DATE OF BIRTH	SEX	OCCUPATION/EMPLOYERS NAME & ADDRESS	PHONE NO.
DESCRIBE WHAT INJURED WAS DOING/DESCRIBE INJURY			WHERE TAKEN?
DESCRIBE PROPERTY DAMAGED		WHERE CAN PROPERTY BE SEEN?	ESTIMATE AMOUNT

### WITNESSES

NAME AND ADDRESS	HOME PHONE NO.	BUSINESS PHONE NO.

### MISCELLANEOUS INFORMATION

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**WE ARE REQUIRED BY LAW TO ADVISE YOU THAT, "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION"**

REPORTED BY	REPORTED TO	SIGNATURE OF PRODUCER OR INSURED
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**FULMONT MUTUAL INSURANCE COMPANY  
2012 INSURANCE COVERAGES**

<b>TYPE</b>	<b>PURPOSE/WHO'S COVERED</b>	<b>POLICY PERIOD</b>	<b>AMT OF COVERAGE</b>	<b>COST</b>
<b>Financial Institution Bond Form 25</b>	Fidelity Bond FMIC/FMS employees Bond #413BD0207	7/1/11-7/1/14	\$250,000. Ea./ \$2,500.00 Deductible	\$2,741.00 3 yr prem.
<i>Disability</i>	Required on All Employees DBL-156420	1/1/84-continuous	50% of Employees wages with a maximum of \$170 per week	\$460.08
<i>Workers Comp.</i>	Required on All Employees WC #1812196	2/3/12 – 2/3/13	Part I – Workers Compensation Insurance Part II – Employers Liability \$500,000. ea accident	Dep. Prem. \$4,367.00
<i>Commercial Umbrella</i>	FMIC & FMS Excess over basic policies CULP1849550	2/3/12-2/3/13	General Aggregate Limit \$3,000,000. Auto Liability ea. Accident 500,000. General Liability. 1,000,000. Bodily Injury 500,000. Ded. \$10,000.	\$1,570.00 all loc. Incl.
<i>Commercial Package Policy</i>	FMIC & FMS Property & Casualty CPP1849959	2/3/12-2/3/13	<u>Location #1</u> ; Johnstown, \$1,000. Ded., \$713,150 Building/RC,\$221,056 Contents, Data Processing Equipment Floater – 4,500. in transit, \$38,831. at Loc. <u>Location #2</u> ; Longwood, FL \$ 100,000. Ded. \$ 37,557 Computer equipment. Inland Marine-Value Papers \$100,000. Per building, Signs \$25,000 per building, Fine Arts \$30,000 each Loc Deductible 500.00 Section II, CGL \$1,000,000. each occurrence 2,000,000. General Aggregate, Fire Legal Liability \$50,000.	\$6,902.48
<i>Professional Liability</i>	D & O Coverage SD-000878-12	4/26/12-4/26/13	\$ 5,000,000.; Ded. \$25,000.	\$5,989.77
<i>Professional Liability.</i>	Insurance Co Professional Liability SL-000630-12	4/26/12-4/26/13	\$ 5,000,000.; Ded. \$25,000.	\$11,214.55
<i>Business Auto</i>	Comprehensive, Collision, Non-owned auto & Liab. B2U17395	10/15/12-10/15/13	\$1,000,000. Liability, \$5,000. Medical Payments, Collision Ded. \$1,000., Comp. Ded. \$200, FG	\$3,126.80
<i>Employment Practices Liability Policy</i>	Employees of FMIC & FMS ELS0002495	5/8/12-5/8/13	\$1,000,000. Liability Each Claim, \$1,000,000. Annual Aggregate, \$10,000. Ded.	\$1,506.14

NOTE: FM Scion is included as an insured or additional insured under all applicable policies. Cost is FMIC share.

## FM SCION SERVICE CORP.

### 2012 INSURANCE COVERAGES

TYPE	PURPOSE/WHO'S COVERED	POLICY PERIOD	AMT OF COVERAGE	COST
<i>Agency Error and Omissions</i>	FM Scion Service Corp.	08/30/12 - 08/30/13	\$1,000,000. Each claim, \$1,000,000. Aggregate; Per Claim deductible \$2,500.00	\$934.20
<i>*** Commercial Package Policy</i>	FMIC & FMS Property & Casualty	2/3/12-2/3/13	Section II, CGL \$1,000,000. each occurrence 2,000,000. General Aggregate, Fire Legal Liability \$50,000.	\$759.32 all locations incl
<i>Commercial Umbrella</i>	FMIC & FMS Excess over basic policies	2/3/12-2/3/13	General Aggregate Limit \$3,000,000. Auto Liability ea. Accident 500,000. General Liability. 1,000,000. Bodily Injury 500,000. Ded. \$10,000.	\$443.00 all locations incl
<i>Business Auto</i>	Comprehensive, Collision, Non-owned auto & Liab. B2U17395	10/15/12-10/15/13	\$1,000,000. Liability, \$5,000. Medical Payments, Collision Ded. \$1,000., Comp. Ded. \$200, FG	\$3,576.20
<i>Professional Liability</i>	D & O Coverage SD-000878-12	4/26/12-4/26/13	\$ 5,000,000.; Ded. \$25,000.	\$1,996.60

COST IS FMS SHARE OF PREMIUM ONLY



## **EMERGENCY RESPONSE TEAM & PLAN**

The Emergency First Response Team is responsible for taking charge of the facility/organization in the event of a Disaster/Emergency. This is the “first responder” team. There will be different responses to different types of events. A fire in the facility will present a different response than a hurricane for example. It is quite possible that there will be different specialized teams for some emergencies. The team must also plan for a “no evacuation emergency”.

### **Emergency First Response Team:**

Team Leader	Marlene Benton
Assistant Team Leader	Terry Dufel
Communications	Laurie Schroeder
Evacuation	Sharon Perry
Shutdown	Terry Dufel
Damage Control Control/Security	Joanne Gifford
Initial Damage assessment	Laurie Schroeder

### **Emergency First Response Team Duties and Responsibilities:**

1. The most important function is the safety of people, both staff and the public that may at the time be in the care and custody of the organization
2. Depending on the time to prepare for the event the team will be responsible for preparing the facility for the event (i.e. boarding up, shutting down, etc.)
3. One of the most critical functions is the safe evacuation of people from the building or a plan to take care of people if they cannot leave the building.
4. The team will be responsible for and be in charge of all the key activities within the first 48 hours of all events and possibly for a longer period of time for some events. After the 48 hours the team will work with the “Emergency Response Team”.
5. If the event occurs when the facility is closed the Emergency First Response Team will communicate with team members through the telephone tree. The telephone tree listing is attached to this plan. At this time it will be decided on where the team will assemble (central command point) to take charge of the situation.

### **DISASTER FLOW CHART**

1. Disaster occurs
2. President Notification
3. President Call Tree
4. Disaster Management Team meeting or phone conference
5. Department's Call Tree
6. President/Administration DERRP
7. Accounting DERRP
8. Claims DERRP
9. Data Processing DERRP
10. Research & Development DERRP
11. Underwriting DERRP
12. FM Scion DERRP
13. WMLM DERRP
14. West Office DERRP

## **PLANNING TEAM – ORGANIZATION AND RESPONSIBILITIES**

### **DISASTER PLANNING TEAM**

The Disaster Planning Team consists of the following key Personnel:

	<u>NAME</u>	<u>PHONE</u>
TEAM LEADER-President	Marlene A Benton	518-332-0746
ASST TEAM LEADER-DP Manager	Terry Dufel	518-423-8845
<b>KEY STAFF PERSONS</b>		
Secretary – Treasurer	Debbie Sidney	518-774-7768
Underwriting Manager	Joanne Gifford	518-762-7977
Claims	Laurie Schroeder	518-843-0232
Executive Secretary	Laurie Schroeder	518-843-0232
Board Liaison	Raynor Duncombe	518-295-7515
Board Liaison	G. Michael Kinowski	518-736-4613

### **PLANNING TEAM DUTIES AND RESPONSIBILITIES:**

- Make an assessment of the company exposure to disaster or emergency events.
- Identify events by type that may adversely impact the organization.
- Establish funding sources for Response and Recovery.
- Clearly identify the critical functions of the organization.
- Review critical processes
- Plan for employee and public safety in an EMERGENCY.
- Train employees to carry out the plan.
- Keep the plan current.
- Define team roles and responsibilities.

### **ASSET IDENTIFICATION:**

**Home Office** – one story office building (approx. 2700 sq ft) cellar, central hot air and air conditioning, paved parking lot, side walks, drilled well, 100 gallon septic tank, 1000 gallon buried oil tank and approximately 13 acres of land. Estimated replacement cost of rebuilding is \$450,000. Deed, abstract, and property appraisal are kept in Company safe deposit box.

### **Personal Property, Computer, Specialized Equipment, Software, & Vehicles:**

Detailed list of the above are attached to this document.

### **Critical Documents and Papers of the Organization:**

Most investments are in a custodian account at Key Trust. Deeds, abstracts, mortgages, bank books, motor vehicle titles and other important papers are kept off premise in three safe deposit boxes at Key Bank, Johnstown, New York. A list of items stored in the deposit boxes are attached to this plan. In addition the company has historical papers and data in safety deposit boxes, a fire proof safe located at the West Office, and on electronic C/D's stored off premise.

### **Critical Documents and Papers Concerning our Insured's:**

For insured records we have established two methods of recovery:

- A complete mirror image of our records in a out of state location in Florida

- Back up tapes taken off premises daily.

## **IMPACT ANALYSIS OF CRITICAL FUNCTIONS:**

### **Space Dislocation:**

CONTINGENCY SITE PLANNING - It is the Company's aim to get employees back under one roof as soon as possible, along with it being cost effective. The company owns several acres of land at the home office site therefore a temporary site would be used. What we do will depend upon the severity of the loss. The Recovery Team has a completed plan for IMMEDIATE EMERGENCY TEMPORARY and Long term SITES.

### **Equipment:**

We have two separate sites with adequate equipment to use on a temporary basis. In addition several employees have work at home sites.

### **Computer and Software:**

We have a mirror image of our computer, network, and software at a location out of state.

### **Vendors:**

See list of vendors attached to our plan

### **Revenue and Cash Flow Impact:**

#### **Source of Revenue**

#### **Business Interruption Calculation**

#### **Extra Expense Calculation**

## **TYPES OF EVENTS THAT COULD RESULT IN A DISASTER OR EMERGENCY SITUATION:**

- Wind – frequency potential high, severity potential high, warning time indeterminate
- Power failures\major failure of equipment – frequency potential high, severity potential low, warning time short
- Ice Storm, Blizzard – frequency potential moderate, severity potential high, warning time indeterminate
- Heating failure – frequency potential low, severity potential low, warning time indeterminate
- Computer Crime - frequency potential low, severity potential moderate, warning time indeterminate
- Vandalism and malicious mischief - frequency potential low, severity potential moderate, warning time indeterminate
- Malicious damage or destruction of software or data- frequency potential low, severity potential moderate, warning time indeterminate
- Fatal or serious accidents involving key employees - frequency potential low, severity potential high, warning time indeterminate
- Tornado - frequency potential low, severity potential high, warning time short
- Structure Fire to Office, frequency potential low, severity potential high, warning time short
- Robberies, unauthorized physical access involving loss of life and/or serious injury - frequency potential low, severity potential high, warning time short
- Earthquake - frequency potential low, severity potential high, warning time indeterminate
- Terrorism - frequency potential low, severity potential high, warning time indeterminate
- Work Place Hostilities – Frequency potential moderate, severity potential moderate, warning time short

## DISASTER PREVENTION

In most cases it is impossible to prevent a disaster from happening, however, we can try to minimize our loss from a disaster. There are some precautions we will take to cut down the possibility of a disaster from happening. The following are new procedures that will take effect:

- Enter as much information as possible on your PC. Both the System AS 400 and the Network are backed -up daily and copies are taken off premises. In addition there is a mirror image of the AS400 and the network off premise.
- Before each person leaves for the day, they must put all work papers and work in progress in a file cabinet or desk drawer.
- Keep up to date on all policy, general ledger, claim work, and daily Imaging projects –get your work on the computer as soon as possible.
- Keep work areas, as much as possible, free from "PAPER" build up.
- Don't overload electrical outlets and keep electrical cords free from walk areas.
- Make sure all windows & doors are shut and locked before you leave. Also make sure the alarm system is activated.
- Review and test your duties in the DERRP periodically.
- Update DERRP at least quarterly to record the following types of change:
  - \* Key personnel names or phone numbers;
  - \* Location of off-site storage;
  - \* Names, phone numbers or addresses of Suppliers, vendors, or Agents;
  - \* Key procedures;
  - \* NYS Insurance Dept. rules or regulations;
  - \* Any other important information.
- To preserve history a few old documents will be stored in the safe deposit boxes at Key Bank and in the large safe in the Canajoharie office.

## **UNDERWRITING DEPARTMENT DERRP**

- 6A. DUTIES AND RESPONSIBILITIES
- 6B. MEDIA CONTACTS
- 6C. LISTING OF PROCEDURES APPLICABLE TO UNDERWRITING DEPARTMENT
- 6D. DIRECTORIES & DOCUMENTS IN SOFTWARE PROGRAMS APPLICABLE TO UNDERWRITING DEPARTMENT
- 6E. PREDETERMINED DUTIES & RESPONSIBILITIES TO DEPARTMENT EMPLOYEES
- 6F. TELEPHONE CALL TO AGENT

### **6A. DUTIES AND RESPONSIBILITIES -UNDERWRITING MANAGER**

- 1. Assist President in assessing damage, planning for temporary quarters.
- 2. Communicate as quickly as possible to employees in your department your expectations, plans, and pre-designed instructions.
- 3. Once your temporary site has been established, set up your office
- 4. Call Agents and Associates
- 5. If appropriate, notify radio stations and/or take ads to newspapers to notify policyholders where they may present claims, payments, etc. Prepared form letters are a part of this plan.
- 6. Spokesman with media.
- 7. Write and process progress letters and/or media material to agents, associates, and policyholders.
- 9. Determine what you will need in Furniture, fixtures, & equipment and give your order to the Secretary-Treasurer.
- 10. Determine if you will need extra temporary help and relay your results to the dir. of Research & Development.
- 11. Continue your underwriting operation within two days of the crisis, including the processing and completion of work. Maintain frequent contact with other members of department if you are not under the same roof.
- 12. Maintain frequent contact with major agents
- 13. Make frequent progress reports to the President.
- 14. Assist President in coordinating operations and/or take over (in their absence or disability) another department manager's duties to whatever extent needed.

### **6B. MEDIA CONTACTS**

AMSTERDAM RECORDER, 1 VENNER RD, AMSTERDAM, NY 12010  
518-843-1100

GAZETTE NEWSPAPER, 82 N. MAIN ST., GLOVERSVILLE, NY 12078  
518-374-4141

LEADER HERALD, 8-10 EAST FULTON ST., GLOVERSVILLE, NY 12078  
518-725-8616

PROFESSIONAL INS. AGENTS, OLD ROUTE 9W, PO BOX 997, GLEMONT,  
NY 12077-0997 Location: 25 Chamberlain Street, Glenmont, NY 12077

Phone: (800) 424-4244, 518-434-3111 Fax: (888) 225-6935  
URB, PO BOX 13-059, ALBANY NY 12122 518-355-8363

**6C. LISTING OF PROCEDURES APPLICABLE TO UNDERWRITING  
DEPARTMENT**

**Applications**

- 1 Application arrives at office. Envelopes are opened and retained for scanning. Application is date stamped and policy number is assigned. The following information is listed on the application, (PRIOR TO SCANNING TO UNDERWRITER'S FOLDER ON NETWORK DRIVE "S/DAILY MAIL DRIVE") Deposit amount, number of photos, inspection code (C7). If all information is received and application is complete and acceptable, the underwriter will proceed with the rating process.
- 2 The Underwriter reviews the application for underwriting guidelines or binding authority violations. If any violations exist, immediate contact must be made with the agent either by telephone, fax or email. The file must be documented with the violation and the Underwriting Manager should be advised. If the risk meets underwriting and binding authority guidelines, the underwriter is ready to begin the rating process.

**Landlords Package, Homeowners, Mobilehomeowners, Dwelling Fire**

- 1.1 If our computer system is operable, please use the Fulmont Rater. Underwriters' Rating Board created the rating system. It contains LLP, HO, MHO, and Dwelling Fire. The rater has been installed on the C drive of each underwriter's personal computer. If you need to reinstall your rater, and our Fulmont website is available, download the latest rater from the website, following the directions. If the website is not available, ask the Data Processing department for the most current disc, usually located in the fireproof files at the rear of the office. Insert the disc into your computer. When the disc opens, select "Install" and follow the directions. Also, located in the S drive (underwriters) is the most current "FM Macros" (created by our Data Processing department). Copy the FM Macros file to your C Ful Rater file. If you already have FM Macros, say "yes" to overwrite the existing macro. If you already have the macros, you are ready to begin rating. If not, please follow the most current directions received from Data Processing to add "buttons" to your rater for proper file transfers to the I Series/S36. Follow the current rater directions in effect located in the S drive on our network. Pat Bradshaw can help anyone with the rater, but URB wrote the program, so they can make any necessary changes. Paper copies are also attached to the Company DERRP. If you are using the rater, you will be able to upload the application to the S36 at the end of processing. You will click on the "tofm" button. This will set the policies for access by Data Processing. Give your paper files to Data Processing, unless you are an approved underwriter to process your own files. The responsible person will access your "tofm" folder on your computer to check and process the policy work.
- 1.2 If our computer system is not available, the underwriter will manually rate the policy and the Data Processing department employee or underwriter will key in

the data to our main system. There is a coding manual listing the current codes needed for coverage on the S36. The manual is located in the Data Processing Department. To manually rate, open the appropriate URB rating manual. Follow rating directions listed in the manual. If you are manually rating a personal lines policy, you will need the basic information in order to rate almost any type policy. You will need Fire Protection Class (usually Highly Protected, Protected, Semi-protected, Unprotected), Frame or Masonry, Actual Cash Value/Replacement Cost of the dwelling, perils form to be attached (Usually perils forms are 1,2,3,4,5,6 in their respective forms series (SF, LS, ML, FL), deductible and number of families in the dwelling.

- 1.3 Choose base rate according to rating information listed above.
- 1.4 Write basic premium in rating box.
- 1.5 Apply any deductible or other credits to basic premium in box.
- 1.6 Choose rates for any additional coverage requested. List premium in rating box, giving description of coverage
- 1.7 Go to liability rate pages and rate according to the dwelling type (1,2,3,4 families, vacant, seasonal, unoccupied). List the premiums in the rating box.
- 1.8 If no other optional coverage, total premiums and list as "total Premium" in rating box.
- 1.9 Give to Terry for Key punching or the underwriter who can process it.

### **Farmowner Policies**

1. Currently, the computer rating system is in the test stages. Farmowner policies are manually entered. The same manual process is used as listed previously, but, in addition, there are several areas of coverage to be calculated. Coverage A, C, D (No coverage B), Coverage E, Farm Personal Property, Coverage F, Farm Barns, Inland Marine; Machinery and Livestock. Use URB rating manual, list appropriate rates and/or premium on application.

### **Commercial Applications- BOP ON RATER, ALL OTHERS ARE MANUAL**

1. Review new application in daily mail folder on computer.
2. Check agent's quote file on the Y drive, "Quotes for Agents" or Sharon's quote box in her office to see if previously quoted. If yes, pull out of file.
3. If quoted, compare application to amounts quoted.
4. If the worksheet matches the application, fill in quote/worksheet to list name, address, and location, effective date and mortgagee.
5. Clip together worksheet, application and other pertinent rating information.
6. If the application is a BOP, please use the online BOP rater located at <https://www.fulmontmutualins.com/fmic/> . Follow the rater directions; if it is a manual entry, follow directions for manual processing. All applications are sent to data processing.
7. Data Processing work is located in the bottom drawer of the file cabinet located in the Data Processing Department.

### **Commercial/FO Renewals or Continuous Policies**

1. Commercial and Farmowners policies are one-year policies. Use the Commercial rater which is called TESTING FULMONT RATER. This contains the testing FO rater, and the most current SMP rater. The SMP rater can be used to submit policies to the System 36. Directions are similar to the Personal lines rating program. TO FM is the 'magic' button to push before the file can be

retrieved. Personal lines policies are three-year policies, billed annually. The rating of a Renewal or Continuous Policy is done approximately two months prior to the renewal date, in order to determine if all current information on file is accurate, or to amend coverages as requested by the policyholder, agent or underwriter. If any rating errors are found, if new rates are now in effect or if other changes have been requested, the current rates will be used and the computer worksheet will be updated in accordance with the proper coding procedure. Special care must be taken to ensure if the increase in premium is more than 10% a chapter 220 letter must be sent, notifying the policyholder of the increase and for what reasons. (See Chapter 220 rules located in Y Drive on network.)

2. Each renewal file must be reviewed by an underwriter to determine if:
  - a. Claims frequency, should we cancel?
  - b. Correct rate structure used?
  - c. Should it be inspected or reinspected?
3. Currently, we utilize a computer network for our filing system. In the event of an extended power outage, a manual filing system should be set up similar to the computer network system in use at that time.
4. FOR MANUAL SYSTEMS: Prior to renewal, each endorsement must be checked against the worksheet to be sure the worksheet is up to date.
5. The file will be stripped of old endorsements, policy copies, etc. (NOT: fair credit, inspection, deficiency notices) leaving the original application in the file. If there have been no changes to the worksheet, it may be used again for processing. If there have been changes, a new worksheet must be prepared.
6. After the file has been cleaned and the rates checked, the underwriter makes any adjustments to the renewal information. This can include corrections/changes to:
  1. Location Address
  2. Inspection Flag, can be updated
  3. Spelling of names
  4. Loc/Bldg/Occupancy
  5. Premium
  6. Mortgagee Code
  7. Forms that need to be attached.

The renewal listing has a deadline date and must be returned to DP on time. When the policies are generated, the underwriter will review for accuracy, especially including 1 -7 above. When checking is completed, the underwriter notifies DP it is okay to print.

## **NETWORK FILING INSTRUCTIONS**

1. New applications are scanned upon receipt in the office. They are scanned to the Network S drive, daily mail. They are filed to the respective folder for review by the underwriting department or data processing department. The application is copied by the underwriter to the respective drive (W for West office, X for Cancellations, Y for Home/North office). A new file is set up (File, new folder). Name the folder just as you would put a paper label on a file. Last name, first name, middle initial, policy number. You will create a sub-folder within the named folder with the current policy period (06-07 for a one-year term, 06-09 for a three-year term). You will paste the original application copied from the S drive inside of this sub-folder. For endorsements, you will



copy the request from the S drive and set up another sub-folder within the correct policy term, naming this folder 060529 endorsement request. For cancellation requests or other file information, you will copy the request or information from the S drive and paste the request or information to the correct policy term in the main folder.

### **Continuous Policies (beginning 9401 - current)**

Continuous policies are different from new policy processing. We no longer send the "mandatory" forms to a policyholder once they receive their original continuous policy with the mandatory forms attached and form ML-430 stating it is continuous.

Thereafter, the policyholder receives a "Continuous" policy (with forms ML-430 & ML-430A attached) The only time we attach other forms will be:

- a. If there is a revision to a form
- b. A new form has been added since the original inception date;
- c. It forms a major portion of the policy (SF-11, SF-10, FL-3A)
- d. A new form was requested to be added at anniversary/continuous date of policy

### **Endorsement Requests** – (UPDATE COMPUTER RATER FOR ALL ENDORSEMENT REQUESTS, if available.)

- a. Written request comes in mail on company request form or on typed memo, first reviewed by president, underwriting manager or underwriter.
- b. Underwriting file is pulled or viewed on computer.
- c. Application is reviewed; endorsement is accepted based on underwriting criteria, e.g.:
  - a. Increasing endorsement, file indicates values in line.
  - b. Decreasing endorsement, file indicates values in line.
  - c. Add/delete mortgagee, update file.
  - d. Add/delete additional forms, update app.
  - e. Amend incorrect information, update app.
  - f. Change of agent, update app.
  - g. Change of named insured, update app. only if change is to original named insured. If completely different, policy must be rewritten.
  - h. Increasing/decreasing commercial endorsements update/pro -rate NYS fire premium if applicable.
- d. If endorsement is on company request form, fill in necessary or missing information: Name; address; location, if different; policy number; endorsement effective date; policy effective/expiration dates; type of coverage being amended, coverage A; amount of increase/decrease; brief description of change, how you want it to appear on endorsement paper; pro-rated and yearly premium increase/decrease; mortgagee change, name and address change if applicable; agent and number; current date and how request was received, per attached request, etc.
- e. If endorsement is on typed memo, a completed request form must be completed listing the information in number "d"
- f. If endorsement involves increase/decreased premium, the premium may need to be pro-rated or short rated. To manually pro-rate or short-rate premiums, use "wheel". Place outside arm on either endorsement/effective date or policy effective date, follow instructions on wheel. and calculate pro-rated or short-rated premium by multiplying factor by amount of increase or decreased premium. This

premium goes in pro-rate/short-rate column on endorsement request form. When computer system is available, the S36 will calculate all pro-rated or short-rated premiums.

- g. Endorsement must be typed on appropriate form. Pull from forms folders.
- h. Endorsement must be processed to DP for keypunching.
- i. Upon return from DP the bill (if applicable) is checked for accuracy and attached to the original copy of the endorsement. It is either placed in envelopes addressed to insured and agent, if applicable, or the insured copy and agent's copy attach together and put in the agent's mailbox located in the supply room for mailing on the next applicable agent's mail date.

### **Mortgagee Changes**

As of 3/1/08, we are no longer printing mortgagee copies of any type (policy, endorsement, cancellation notice, etc.) because we have contracted with ISO's CVE program. Every day we process an upload to ISO's CVE program and it processes all of our mortgagee changes. Terry Dufel runs an end of input between 12:00 – 12:30 pm so the files can arrive at ISO's CVE by the 2:00 CST deadline for mailing. CVE mails out the mortgagee information for renewals, new policies, cancellations, endorsement changes, reinstatements – any change to the policy that could potentially impact the mortgagee. They send us reports on a regular basis when there is a problem or return mail. We investigate the problem or return mail, make the change on our policy system, which generates a change through CVE to the mortgagee.

CONTACT PERSON: URL name [www.cv-exchange.com](http://www.cv-exchange.com)!

Elaine d'Lys McClurkan

CV-Exchange Implement Manager

866.733.9900 x8710

emcclurkan@iso.com

### **Accord Binder**

- a. When this form is received individually in the mail on a new policy, it is given to the appropriate underwriter for review. The binder procedure is similar to the procedure on applications, but application is held in a pending file until receipt of the application.
- b. If the binder is attached to a specific application, the underwriter checks and compares all items listed on the binder with the application for discrepancies.
- c. If there are any discrepancies, the underwriter will contact the agency for correct information.
- d. If the information matches, the binder is attached to the new application for reference. It is scanned to the computer file as part of the policy term folder.

### **How to type an Accord Binder**

- a. Occasionally, we are required to type binders for our FM Scion customers.
- b. When requested, go to the photocopier in Data Processing area, and select Binder from stored forms.
- c. Type appropriate policy information: Company, agent name, policy number, insured name and address, location, coverage amounts (listing each coverage amount totals, i.e. Cov. A - \$100,000., Cov. B - 10,000., Cov. C - 50,000., Cov. D

- \$10,000.) List basic or additional forms attached, list mortgagee, loss payee or certificate holder, description of premises. A licensed representative of the Company must sign the binder.
- d. Mail original to policyholder, mail copy to agent and mortgagee.

### **Photo of Risk**

- a. All personal lines policies require a digital photo.
- b. It should be submitted with the application via email to the appropriate underwriter.
- c. The underwriter reviews for: Quality of risk
- d. Looks at: roof, siding, windows, steps, rails, decks, bad trees, junk vehicles.
- e. If any of these items appear questionable, the underwriter will request an inspection, based on underwriter findings.
- f. If the dwelling is located in a rural area, the photo should be attached to the company inspection request for ease in locating risk if possible, or attach an Internet map indicating exact location. If photo is legible, a payment of \$5.00 per location is paid to the agent on a quarterly basis, paid through the commission statement.

### **Fair Credit Reporting Act**

- a. This form when signed by the policyholder permits the Company to investigate the policyholder by premises inspection, credit check or other methods of "investigation". Our personal lines applications include the "permission slip" on the bottom, but it is also a policy condition, stated in the policy forms that the company has the right to do a property inspection. Any signed Fair Credit forms currently in our files will remain with the underwriting file, as long as the policy remains in force.

### **Home Replacement Cost Estimator**

- a. It is company policy for all personal lines policies insured to replacement cost to submit a current year estimator.
- b. An agent may request a supply from our company or use a form of their choice. Fulmont copies are available on the copier or from the underwriting department in the main office.
- c. The agent should complete the form, preferably with the policyholder.
- d. Follow instructions on the form to complete
- e. The completed estimator, when received, is checked by the underwriter. The underwriter has the authority or option to amend the class of the dwelling, based on the inspection. The underwriter may also request additional information from the agent to document the higher class.
- f. The estimator is attached to the application and filed in the file. On anniversary or renewal, it is the responsibility of the policyholder and agent to complete a current year estimator to determine if the risk is still eligible for replacement cost rating.

### **Diagram of Risk**

- a. All farm risks must have a diagram attached to the application.
- b. The diagram, completed by the agent, must contain: all premises buildings - including uninsured buildings. The distance between buildings must be indicated to determine if the risk exceeds our reinsurance limits.
- c. The underwriter will note the coverage amounts for each item. If the risk exceeds our automatic limits (currently \$1,000,000.), we may not be able to write the risk

without additional reinsurance protection. The diagram is given to the inspector when there is a question of building coverage.

### **Appraisal form for Inland Marine or other Specific Coverage forms**

- a. If a policyholder is attaching any IM floater form, including ML -61 an appraisal by a qualified or certified appraiser must be submitted to verify coverage values. Copies of receipts and bills of sale are acceptable for new purchases of any acceptable items. Updates to the appraisal should be requested every 5 years.
- b. The appraisal or bill of sale must be kept in the underwriting file, as it becomes part of the policy.

### **Request to Agent**

- a. The underwriter may submit a written request to the agent if they fail to submit required underwriting information. You will complete the request form by typing the agent's name, policyholder, policy number, item(s) requested, requested due date.
- b. A copy should be kept in the underwriter follow up file to be sure it is received.

### **Rating Worksheet**

- a. If the Fulmont Rater is not used or available, each policy line has its own type of rating worksheet. All policy lines, with the exception of Commercial Policies and Standard Fire Policies are manually rated on the application in the normal rating block.
- b. Standard Fire Policies: use the SF Recap Sheet. It lists Coverage A, B, C, D, E, F, L, M, Miscellaneous, FL-1, FL-2, FL-3 and your totals. It is large enough to rate a large policy on one sheet of paper.
- c. List total amounts for Coverage A, B, C, etc. in the appropriate box. Look up the rates in the dwelling fire, farm fire or GL manuals. Apply any credits or debits in the appropriate box. Make totals across columns, total premium Cov. A, B, C etc. Then you will need to total down the columns to arrive at the total premiums by peril, F, EC, VMM, Fire Fee etc. At the bottom of this page you will enter your totals by peril. When completed, it is attached to the SF application and top sheet and is forwarded to the DP Department for KP.

### **Commercial Worksheets**

- a. The commercial rater is used to process policies.
- b. All applicable information must be completed on the worksheet/rater, Name, address, type of risk, %, effective date, mortgagee information, coinsurance applicable, type of building, fire department protection.
- c. Use rates as listed in the manual or rater, apply appropriate credits or debits, SMP factor if applicable.

### **BOP Worksheets**

- a. Complete all policy information using the online BOP rater, if available. Include name, address, effective dates, policy type, standard or deluxe, risk type, location, construction, protection, deductible, amounts of coverage, rating information.
- b. Use rates listed in the BOP Manual/online rater.
- c. Attach completed, appropriate worksheet to commercial application and top sheet if policy is bound, and policy is to be processed.
- d. If this is just a quote, attach any notepapers to the quote and file in agents folder in underwriting drawer.

### **Commercial Quotes (SMP or Fire)**

- a. Quotes can be requested in several ways:
  - a. By Telephone: agent will call office and provide details and underwriter makes decision whether we can write.
  - b. By Fax Machine: application comes in for quoting.
  - c. By Mail: application comes in for quoting.
- b. Information needed for quoting a SMP
- c. Type of risk, sole occupancy, multiple and type of occupancy
- d. Type of building, frame, masonry, fire resistive
- e. Updated prior to 1960 or after 1960?
- f. Location, Fire Protection Class, HP, Protected, semi-protected, unprotected
- g. Deductible
- h. Any fire extinguishers, smoke alarms, sprinkler systems, burglar alarms, central station reporting?
- i. Area of building occupied by insured? (square foot) Square footage of building, separated by type of exposure
- j. Limit of liability? Coverage
- k. Medical Payments
- l. Products or Completed Operations need receipts/payroll
- m. 80% Coinsurance? Is it insured to 80% of its ACV? If no, we should be charging flat rates
- n. Amount of coverage A Bldg
- o. Any contents, Coverage B?
- p. Any additional coverage required?

### **Information needed for a BOP quote**

- a. Type of risk, does it fit classifications?
- b. Location, Fire Protection Class, HP, Protected, semi -protected, unprotected
- c. Deductible
- d. Any fire extinguishers, smoke alarms, sprinkler systems, burglar alarms, central station reporting?
- e. Sole occupancy
- f. Limit of liability? Coverage L
- g. Include Medical Payments
- h. Amount of annual receipts/payroll to figure probable maximum loss
- i. RC or ACV on both Coverage A & B?
- j. Amount of coverage A Bldg
- k. Any contents, Coverage B?
- l. Standard or Deluxe?
- m. Should we restrict Deluxe policy to SF -1 forms or Should we increase standard policy to SF-3/4 forms?
- n. When is seasonal variation period for Deluxe policy?
- o. Owner or Tenant occupied?

### **How to Quote**

Based on the proper information, the underwriter will decide if the risk is acceptable, and follow the rating instructions currently available.

### **Reinsurance Report:**

\$1,000,000 Automatic Contract - If the total amount of insurance for a risk including all buildings and contents within 60 feet) is more than \$1,000,000 you would require additional facultative reinsurance, which you would have to contact the current reinsurance company. To correctly identify risks over \$1,000,000. You must indicate the total amount on the top sheet so the keypuncher may enter it into the computer. At the close of the month, a report is generated from Data Processing, listing all risks by name and policy number of \$1,000,000. Report REIN03 and HCANC67 are processed on a monthly basis and are found in the S36 monthly reports (DP POL). It is the responsibility of the underwriter to determine the amount at risk at policy issuance. For example, a BOP totals \$1,021,000. This is \$21,000 over our automatic contracts. If we do not purchase reinsurance, the \$21,000 would be the sole responsibility of the Company and not covered under any reinsurance contract.

At this current time (2013) we use excess property facultative reinsurance through:

BMS Vision Re: 2877 W. Lydius St. Schenectady, NY 12303-4807 – 518-466-2751 – Contact person: Scott J Bishop

We would need to report the following: per risk acceptance over \$750,000

Using the monthly report, list month, year and company name on top. List type of policy, policy number, name, effective/expiration dates, amount of coverage ceded and % and premium for % ceded.

### **Inspection Requests**

- a. Give copy of application, rater, declarations page or prior inspection to Terry for assignment to inspector.
- b. All inspection requests are left on Terry's desk. If you are using an outside inspection company, please follow their directions on requests.
- c. The following reasons for inspecting a risk should be taken into consideration in addition to the underwriter using his or her judgment based on the picture; location, be careful not to redline; or agent. This is not an attempt to discriminate or redline, but to remain in control of the type of property we receive.

Reasons to inspect:

- a. All business received from a new agent (1st year) must be inspected.
- b. Low -value homes.
- c. Homes insured for more than \$150,000.
- d. New FO risks
- e. Any 3-4 Family LPP
- f. Any \$500,000. or \$1 million liability limits
- g. Risks located in Albany, Schenectady, Troy, Cohoes, Syracuse, Buffalo, Poughkeepsie and Rochester. (We are not redlining but we must make sure we are not insuring row houses or city blocks.)

Follow-up Procedure for inspections

- a. When you assign an inspection to either FM Scion or an outside inspection company, you will make a listing consisting of the following information in the I inspection drive on the network. Copy current network

folder or create a folder for the customer and save to I drive, requested inspections.

- b. Check this listing each week to look for "RUSH" inspections or ones that are nearing (within one week) the deadline date.
- c. You should contact the inspector to remind him of the deadline.
- d. Always give a deadline date of at least a minimum of 10 working days before the "60 day cancellation window" expires. This will give you ample time to notify the agent of your actions.

### **Inspection Report**

- a. Inspector completes reports on inspection form.
- b. What to do if an Inspection is not favorable:
  - a. You must notify an agent if you are canceling a risk. You may:
    - i. Make telephone contact, (Follow up by mail to protect yourself)
    - ii. Fax memo to their office, (Follow up by mail to protect yourself)
    - iii. Or if you have adequate time, mail a memo to the agent. Under NO circumstances may you issue a cancellation notice for underwriting reasons without using one of the three listed methods for giving proper notice to an agent. The underwriter will mail the cancellation notice in accordance with the guidelines listed in the current Plan of Operation.

### **Deficiency Notice**

- a. If the inspector lists deficiencies on an inspection report, the underwriter will notify the insured.
- b. The underwriter will take the appropriate deficiency notice or recommendation form and type the following: Name, address, location, policy number, current date and agent.
- c. After typing the deficiency/recommendations in the appropriate area, type the number of days to comply and date of inspection.
- d. Make 3 copies of the notice.
- e. Original is mailed to policyholder; copy to agent and one to company for follow up, leaving the remaining copy in the file.
- f. If policyholder notifies company of completion, the inspector can reinspect earlier than normal follow up date.
- g. If the policyholder does not comply with deficiency notice, proper follow up must be made to check property prior to next renewal in order to possibly cancel the risk. On a new risk, the underwriter has up to 60 days from original inception date to issue a cancellation notice due to non -compliance of deficiency notice. See "cancel section" for proper rules according to "plan of operation" manual.

### **Reviewing Daily Mail**

- a. Each day at approximately 10:15 AM, the daily mail is received from the President and given to the Underwriting Manager.
- b. Each piece of mail is reviewed for the following:
  - a. Each application is reviewed for amount of coverage, picture, agent, effective date, payment received.

- b. Each endorsement is reviewed for amount of coverage, agent, effective date.
- c. Each cancellation request is reviewed for trends, noting new company, if listed, effective dates, agent.
- c. After the mail has been reviewed it is given back to the mail clerk to be separated according to underwriter and scanned to the S drive, daily mail in order for the underwriter to access in a timely manner.

### **Inspection Flag**

Inspection flags are the beginning of "machine" underwriting. Each risk is graded when we originally underwrite the risk. It is graded with 2 digits, according to a chart. Each year, the grading should be updated to remain consistent with our theory of machine underwriting. You may change the grade by either upgrading or downgrading (see chart for specific flags). An underwriter may choose a "Lock-out" code on a risk that is very questionable for any one of the lockout reasons. By locking out, no increasing endorsements or the next annual renewal will not be processed by the computer, unless the lock out is removed. The underwriting manager may remove the underwriters' lockout code. A lockout placed by the President or Claims Manager may not be removed without their consent.

### **Bill to Insured**

- a. When the computer processes a new/renewal/annual billing/increasing endorsement, the program generates a bill from the laser printer. The bill contains the following information: Name, address, location if different, current policy number, prior policy number; effective dates/expiration dates; total amount due or 25% down; due date. The bottom portion for tear off and return contains: our return address, policy number, total amount and 25% due, \_\_\_\_\_ amount paid, insured's name.
- b. When the new/renewals/continuous policies are run, the policy information is listed on the top portion. The bottom portion lists the same as highlighted in #1 above. It is sent to the policyholder with all policy attachments, including a return envelope and the description of our company's premium finance plan.

### **Check/Bill from Insured, Mortgagee or Agent**

- a. The insured should send in their payment with the bottom portion of their bill. However, this is not always the case. Some insureds will send their check with policy number written on it. The payment clerk is responsible for making out a slip of paper, listing the policy number, billing number, amount paid, and whether there is a cancellation pending. This information can be obtained by doing an inquiry on the computer.
- b. If the "C" cancellation indicator is found during the inquiry, the file will be pulled in order to check the cancellation date. If the payment is prior to the cancellation date, the payment clerk will proceed with her deposit as normal.
- c. If it is past the cancellation date, the payment clerk will give the payment, payment envelope, and insured folder to the appropriate underwriter for return to the policyholder.

### **Notice of Conditional Renewal**



- a. This is sent when we want to amend coverages at the request of the Company, e.g. change from ML -3 to ML-1 or rewrite a policy from RC to ACV rating.
- b. First a memo to the agent must be sent, explaining what is being done and why.
- c. File is pulled, endorsement request is completed, listing: name; address; location; policy number; effective date of conditional renewal; policy effective/expiration dates, pro-rated premium; reason for conditional renewal; agents name; current date; underwriters initials.
- d. The Plan of Operation must be followed for proper mailing times to be in accordance with the NYS Insurance Department Rules and Regulations.
- e. New worksheet or rating sheet must be completed, showing the new revised premium.
- f. The revision to the policy must be noted on the policy renewal sheet.

### **Late Notice of Conditional Renewal**

- a. This is a notice sent to the Policyholder with less the maximum number of days notice. Example: Commercial Policy must give minimum of 60, max 120 days notice. If notice is sent with less than 60 days, but before the expiration date, a late notice of conditional renewal must be sent, giving the number of days (60+2) taking the mailing effective date of the conditional notice and the extending the new effective date to the end of 62 days.
- b. First a memo to the agent must be sent, explaining what is being done and why.
- c. File is pulled, request is completed, listing: name; address; location; policy number; effective date of conditional renewal; policy effective/expiration dates, pro -rated premium; reason for conditional renewal; agents name; current date; underwriter's initials.
- d. The Plan of Operation must be followed for proper mailing times in accordance with the NYS Insurance Department Rules and Regulations.
- e. New worksheet or rating sheet must be completed, showing the new revised premium.
- f. The revision to the policy must be noted on the policy renewal sheet.

### **Chapter 220 Guidelines and Procedures**

On every renewing or continuous Commercial or Farm policy, there is an important calculation that must be done. You must find out if the premium has increased by more than 10% from the previous year. If the increase is more than 10%, we must notify the policyholder in accordance with the rules of Chapter 220 of the NY Insurance Law of 1986.

1. This year's premium (new): \$1,000.
2. Last year's premium (old): -500.
3. Diff./Amt. of Increase: \$ 500. or 100%

NOTE: Take the amount of increase #3 and divide by old premium #2 to reach the % of increase. Since the premium increase is more than 10%, we must prepare to send a "Chapter 220" letter. In the supply room: (Folders in box, marked chapter 220.)

- a. Fill in "List A". You will need to list the policy number, name, old premium, new premium, percent of increase, and that it must be put on "List B".

- b. Complete "List B". You will need the policy number, name, number of days of notice, old yearly premium, new yearly premium, total premium (if revised) and what type of notice was sent.
- c. You must determine whether the policy is a true renewal or a continuous policy. Then you must choose the correct letter.
- d. All Chapter 220 letters must give the policyholder a minimum of 60 days notice. On commercial policies, a timely notice is sent between 60 -120 days. A late notice is sent between 1-60 days PRIOR to the effective date of the policy. You must pro -rate prior to effective date of policy the old and new premium according to the number of days. This is the new billed premium.
- e. Timely Annual Renewal (Proper 60 day minimum notice to policyholders)
- f. Late Annual Renewal. Less than 60 day notice prior to effective date of policy to policyholders.
- g. Timely (Continuous) (Proper 60 day minimum notice prior Annual Billing to effective date of policy)
- h. Late (Continuous) (Less than 60 day notice prior to renewal)
- i. After choosing the correct letter, it must now be typed and mailed to the policyholder. Fill in: name, address, date of letter, policy number, effective date of policy. On letter #1, above, complete the old premium and new premium and type reason for the increased premium. On letter #2, you will include the above information along with the pro-rated amounts. You will need to know the 60-day expiration date.
- j. Mail one copy to: Policyholder and Agent by certificate of mailing.
- k. One copy is attached to "List A" and "List B" with the proof of mailing notice.
- l. Final copy is placed in insured's underwriting file.
- m. If you use the late notice, you must notify the data processing department of the change to premium prior to the issuance of the policy. The policy will be printed with the revised pro-rated premium.

### **Policy Rescission**

If an agent or policyholder submits a policy with false information and we would not have written the policy if the correct information had been disclosed to us, the policy may be rescinded, and no coverage would be in effect from the effective date of the policy. A letter will be sent to the policyholder boldly stating this is a rescission of the policy as of the effective date. Please use specific reasons and proceed in accordance with the New York State Insurance Department rules and regulations in effect at the time of the rescission.

### **Request for Cancellation**

Written request to cancel, either returned policy or lost policy release was received at company. If our computer system is available, the cancellation request is scanned, then copied to the folder in the Y drive. The cancellation request is keypunched to the Iseries/S36 and the computer will calculate the refund or earned premium. The system will generate the cancellation notice, printing copies for insured, agent, mortgagee, company. When the cancellation has been printed, it is scanned to the folder and the folder is moved to the X Drive, Cancellations.

For manual filing systems, you will keep a paper copy in a folder until the computer system becomes available.

- a. Pull underwriting file
- b. Put cancellation request on top with all remaining papers underneath, in chronological order
- c. Sign on to inquiry system enter policy number on inquiry system
- d. General information comes up on screen
- e. Check written amount/billed amount/amount paid/balance due
- f. Enter command 4 to see when payments were made
- g. Take short rate/pro-rata wheel and figure EP or Refund
- h. If screen states paid in full, you will figure a refund.
- i. Follow directions on wheel, using effective and expiration dates to arrive at factor necessary to calculate refund.
- j. If screen states balance due, check effective date of cancellation.
- k. If prior to policy effective date, you will figure a refund. We short-rate cancellation requests done by the insured. Follow directions on wheel, using effective and expiration dates to arrive at factor necessary to calculate refund.
- l. If after policy effective date, follow directors on wheel to calculate and EP using policy effective date and cancellation request date to arrive at factor.
- m. Take refund or EP factor and multiply by yearly (billed) premium to calculate refund or EP.
- n. This figure is written on the cancellation request, along with yearly billed premium and the factor used from the wheel, identifying if it is a refund or EP
- o. Using reasons for cancellation, using the cancellation list, find appropriate reason for cancellation and write reason number on cancellation request
- p. Date and initial cancellation request at bottom of page.
- q. If the policy is returned with no LPR the underwriter must complete an endorsement request paper filling in: name, address, policy number, cancellation effective date, effective/expiration date of policy, cancel policy, reason for cancellation, number off cancellation list, refund or EP, agent name, current date, type of request received and initials by underwriter. They will follow the same directions as numbers 1 -17 above, same procedure, we are just creating cancellation request.
- r. Take policy to DP for KP
- s. When returned, type appropriate notice (blank cancellations are available from URB.)
- t. Type check or EP bill
- u. Put in mail

#### **Mailing Book Sheet (Copy found in Y Drive) & Mail Room**

- a. This is a "mailing sheet" book provided by the PO
- b. It is used to process our certificates of mailing for cancellation notices, and other items that need proof of mailing.
- c. to use: tear out appropriate number of pages, 15 items fit per page
- d. Stamp or Type Fulmont's name and address on top, "X" certificate for use type.
- e. Type first entry by: #1, name, address, postage amount
- f. continue typing all addresses and information until all are listed
- g. staple list together in upper left corner

- h. affix postage, currently \$.30 each with current date
  - i. put envelopes in same order as typed listed. Band together, putting mailing list on top (affix normal postage to each envelope)
  - j. Count all entries and list on bottom of front page, number of pieces to be mailed.
  - k. Put in mail room in appropriate outgoing box.
- THE WORD DOCUMENT LIST IS ALSO LOCATED IN THE NETWORK Y DRIVE, CANCELLATION SHEET.

#### **Return Copies of Certificates of Mailing**

- a. After the mail person returns with the stamped and initialized copy of the Certificate of Mail Sheet, it is returned to the cancellation clerk.
- b. The cancellation clerk files in date order (most current in front) in the top of the Clerks filing cabinet. It is kept here as proof that we actually mailed the envelope.
- c. At the end of the year, they are grouped together in one folder and placed in the mail room near the cancellation shelves.

#### **How to complete Certified Mail Slips**

- a. Certified receipt slip with the green return receipt card, enter name and addresses on the front of each and on the back of the green return receipt card, type our return address
- b. Weigh envelope, print in postage amount
- c. Look up proper postage for Certified fee and the Return receipt, signature of receiver
- d. Total all postage amounts and list on total line of the certified receipt slip Affix certified receipt slip, green portion -top of envelope to the right of return address
- e. Complete the green card with the certified number, and type of service
- f. Affix the green card to the back of the envelope

#### **Return copies of Certified, Registered or Express Mail**

- a. Certified Mail: when the green card and certified receipt are completed for mailing the sender should list some form of identifying mark on the cards, so the mail clerk can return it them to that individual. The green card should be attached to the office copy of what was mailed with the green card e.g. quarterly statement to the NYS Ins. Dept. staple the green card with the certified receipt to our office copy.
- b. The same procedure should be followed for all registered or express mail return receipts.
- c.

#### **Check to the insured for overpayment or unearned premium**

- a. If after keypunching a payment, it is found that a policyholder has overpaid, it is the responsibility of the payment clerk to refund the overpayment. If our computer system is operational, the Iseries/S36 will process the checks after 20 days. This delay is due to waiting to be sure the check has cleared our bank account before sending a refund to the policyholder.
- b. If manual entry is needed, ask DAS, MAB, Terry or Joanne for a check, and the check must be typed on that same day.
- c. Put the check in the typewriter, enter check number, date, numerical number of check amount, written amount of check, name and address of policyholder. At

the bottom of the check enter date, description; policy number, reason for refund, check amount and account number.

- d. Bring the check to person who has signing authority, preferably the person who gave you the check.
- e. Tear off the check, place in window envelope, type or place in regular envelope, or place in agents mailbox, whichever is appropriate.
- f. The white copy of the ck is given to Laurie
- g. The pink copy of the ck is given to Terry to KP

#### **Check for Unearned/Refund of Premium**

For endorsements and/or cancellations, by request of insured, an underwriter processes an endorsement and return premium is the responsibility of the policy typist to type the refund. If our computer system is operational, the Iseries/S36 will process the checks after 20 days. This delay is due to waiting to be sure the check has cleared our bank account before sending a refund to the policyholder.

- a. For manual entry, ask DAS, MAB, Peg, Terry or Joanne for a check, on the same day the check must be typed.
- b. Put the check in the typewriter, enter check number, date, numerical number of check amount, written amount of check, name and address of policyholder. At the bottom of the check enter date, description; policy number, reason for refund, check amount and account number.
- c. Bring the check to person who has signing authority, preferably the person who gave you the check.
- d. Tear off the check, place in window envelope, type or place in regular envelope, or place in agents mailbox, whichever is appropriate.
- e. The white copy of the check is given to Laurie
- f. The pink copy of the check is given to Terry to KeyPunch

#### **Cancellation-Non-Payment when partial payments have been made**

- a. If a policy is cancelled off the system for non-payment of premium, the S36 will calculate the refund due to the policyholder. If our computer system is operational, the Iseries/S36 will process the checks after 20 days. This delay is due to waiting to be sure the check has cleared our bank account before sending a refund to the policyholder.
- b. For manual entry: If a policy is cancelled for non -payment, but is also due a refund, it is the responsibility of Terry to pull the file from the cancellation box and take all of the underwriting information out and staple the cancellation sheet to the top. Cancellation Notice is directly under this sheet, all information is in chronological order underneath. Terry lists: name, policy number, effective cancellation dates, EP factor, total premium, premium paid, earned premium and amount of any refund due to insured.
- c. Ask DAS, MAB, Terry or Joanne for a check, the check must be typed the same day.
- d. Put the check in the typewriter, enter check number, date, numerical number of check amount, written amount of check, name and address of policyholder. At the bottom of the check enter date, description; policy number, reason for refund, check amount and account number.
- e. Bring the check to person who has signing authority, preferably the person who gave you the check.
- f. Tear off the check, place in window envelope, type or place in regular envelope, or place in agents mailbox, whichever is appropriate.

- g. The white copy of the ck is given to Laurie
- h. The pink copy of the ck is given to Terry to KP
- i. The yellow copy is placed in the underwriting file

### **Earned Premium Bills**

- a. For manual system: It is the responsibility of the policy typist to type EP bills for cancellation notices when it is indicated an EP is due, underwriting cancellation, request of insured. Terry does non-pay.
- b. Take EP bill, small bill, type the following, type of bill; earned premium, policy number, effective cancellation dates, name, address, agent, amount of EP, type of policy, and due date.
- c. The due date is 15 days from current date.
- d. Photocopy 3 extra copies, give 2 copies to Terry for follow-up, Mail original to insured, in window envelope, and send a copy to the agent.
- e. 2nd Notice to EP: When due date passes, Terry takes one copy of EP and stamps in red "IF THIS ACCOUNT IS NOT PAID BY \_\_\_\_\_ It Will Be Referred To a collection agency.
- f. She mails to policyholder in window envelope.
- g. Request to Collection Company to collect earned premium
- h. If payment is not received, Terry sends them to the Collection agency.

### **Collection Company Progress Reports**

- a. Collection agent sends a monthly progress report on what is currently active, inactive or any activity that has taken place.
- b. if any payment has been made to collection agency, this is reflected on the report.
- c. The check is given to the payment clerk for deposit, Terry makes any adjustments, types check if any payments belong to the West Office.

### **Collection Co. Request to us for additional info**

- a. If a policyholder disputes an EP, Collection Agency writes to us stating the insured is disputing the EP and to provide additional information so that they may proceed.
- b. It is the responsibility of Terry to pull the cancellation/underwriting file and discuss with the underwriter if the policyholder has a dispute. The agent may be contacted for information if the policy was to be cancelled without an EP due.
- c. A response of our findings must be submitted to collection agency.

### **Notice to drop EP from Collection**

- a. If the policyholder provides proof of other insurance, we will drop our collection proceedings
- b. Terry must be notified to delete earned premium.

## **6E. PREDETERMINED DUTIES & RESPONSIBILITIES TO DEPARTMENT EMPLOYEES**

### **UNDERWRITING DEPARTMENT DISASTER RECOVERY PLAN**

A DISASTER RECOVERY TEAM  
FULMONT MUTUAL INSURANCE COMPANY AND SUBSIDIARIES  
2240 STHWY 29  
PO BOX 487

JOHNSTOWN, NEW YORK 12095-0487  
(518) 762-3171 main phone  
(518) 762-7870 fax

THE FOLLOWING HAVE BEEN ASSIGNED TASKS IN THE UNDERWRITING  
DEPARTMENT DISASTER RECOVERY PLAN:

**DISASTER RECOVERY MANAGER:**

JOHNSTOWN OFFICE: MARLENE A BENTON **518332-0746**

JOHNSTOWN OFFICE: JOANNE E GIFFORD **518-332-3719**

OFFICE STAFF: JOHNSTOWN OFFICE

COMMERCIAL UNDERWRITER: **JOANNE GIFFORD 518-332-3719**

FIELD REP, FIRE, MHO UNDERWRITER: **ROGER WEAVER 518-727-1018**

UNDERWRITER LLP: **SHARON PERRY 518-863-8106**

U/W - HO, MHO, FO DONNA ALBANESE **518-762-9033**

**ITEM #12 ON FLOW CHART**

**ITEMS NEEDED IN THE EVENT OF A DISASTER**

1. FIVE DESKS, FIVE CALCULATORS, FIVE IBM (OR SIMILAR) WHEELWRITER 6 TYPEWRITERS, FIVE PERSONAL COMPUTERS, FIVE DESK CHAIRS, FIVE FILE CABINETS, FIVE OF THE FOLLOWING - STAPLER, TAPE DISPENSER, STAPLE PULLER, ROLODEX, BOXES OF LEGAL AND LETTER FILES, CALENDAR, MAB/DAS STAMPS, STAMP PADS, GARBAGE PAILS, 1 PHOTOCOPIER, 1 FAX MACHINE, SCANNER.
2. SUPPLIES: ENVELOPES (RETURN, WINDOW, REGULAR, BILLING), STAPLES, PAPER CLIPS, TAPE, PENS, PENCILS, WHITE OUT, LABELS, ADDING MACHINE TAPE, PAPER.

**ITEM #11 ON FLOW CHART**

**DETERMINE IF ADDITIONAL STAFF IS NEEDED**

IN THE UNTIMELY DEMISE OF THE FOLLOWING STAFF MEMBERS, A DECISION SHOULD BE MADE IF ADDITIONAL STAFF IS WARRANTED:

1. UNDERWRITING MANAGER: FIELD REPRESENTATIVE COULD TEMPORARILY ASSUME UNDERWRITING MANAGER'S DUTIES. CURRENT CLAIMS MANAGER COULD ALSO ASSUME THE UNDERWRITING MANAGER'S DUTIES ON A TEMPORARY BASIS. THE PRESIDENT OR SECRETARY-TREASURER COULD ALSO.
2. FIELD REPRESENTATIVE: U/W MANAGER, PRESIDENT, SECRETARY- TREASURER, CLAIMS MANAGER COULD ALL ASSUME THE RESPONSIBILITIES OF THE FIELD REPRESENTATIVE.
3. INSPECTOR: THE CLAIMS MANAGER, UNDERWRITING MANAGER OR OUTSIDE INSPECTION COMPANY COULD ASSUME THE DUTIES OF THE INSPECTOR.
4. UNDERWRITER: THE U/W MANAGER, FIELD REPRESENTATIVE, CLAIMS MANAGER, PRESIDENT OR SECRETARY-TREASURER COULD ASSUME THE DUTIES OF THE UNDERWRITER. ALL UNDERWRITERS SHOULD BE CROSS-TRAINED IN ALL FIELDS SO

THEY ALSO COULD ASSUME THE DUTIES OF ANOTHER UNDERWRITER.

5. POLICY TYPIST: ALL MEMBERS OF THE UNDERWRITING DEPARTMENT WOULD BE ABLE TO ASSUME THE DUTIES OF THE POLICY TYPIST.
6. FILE CLERK, RECEPTIONIST: ALL MEMBERS OF THE UNDERWRITING DEPARTMENT WOULD BE ABLE TO ASSUME THE DUTIES OF THE RECEPTIONIST OR FILE CLERK.

THERE SHOULD BE A MASTER MANUAL OF HOW TO TYPE ALL FORMS, POLICIES, ENDORSEMENTS, CANCELLATIONS, ETC. IN THE EVENT OF CURRENT STAFF BEING UNAVAILABLE. IT SHOULD BE UP TO DATE, CORRECT AND EASY TO READ.

IF THERE ARE QUESTIONS CONCERNING THE COMPLETION OF A FORM, PLEASE CONTACT THE FOLLOWING. THEY ARE VERY HELPFUL, AND CAN ASSIST ANYONE WITH MOST POLICY QUESTIONS.

UNDERWRITERS RATING BOARD (URB)

PO BOX 13-059, (265 NEW KARNER ROAD)

ALBANY, NEW YORK 12212 1-518-355-8363 PHONE, 518-355-8639 FAX

CURRENT CONTACT PEOPLE AS OF 05/30/06 AT URB:

ANN- FORMS, JEAN FRENCH, DP MANAGER, MARY SCHELL, PROGRAMMER

TIM CURREN, MANAGER, - MANUALS, [tim@urbratingboard.com](mailto:tim@urbratingboard.com)

KIMBERLY DAVIS, COUNSEL, [kim@urbratingboard.com](mailto:kim@urbratingboard.com)

ARTHUR ADAMS, [Arthur@urbratingboard.com](mailto:Arthur@urbratingboard.com)

IF THERE ARE QUESTIONS CONCERNING THE ACTUAL WRITING OF A RISK, THE FOLLOWING PEOPLE SHOULD BE CONTACTED:

1. UNDERWRITING MANAGER, CLAIMS MANAGER, PRESIDENT, SECRETARY-TREASURER, INSPECTOR, UNDERWRITER
2. IN THE ABSENCE OF THE ABOVE, YOU MAY CONTACT:  
SCOTT J BISHOP, ARE, VICE PRESIDENT  
BMS VISION Re, 2877 W LYDIUS ST, SCHENECTADY NY 12303  
TELEPHONE: 518-466-2751, CELL: 203-870-5717, EMAIL:  
[scott.bishop@bmsvisionre.com](mailto:scott.bishop@bmsvisionre.com); website: [www.bmsgroup.com](http://www.bmsgroup.com)

### **EVALUATE THE DISASTER**

1. ASSESS THE MAGNITUDE OF THE DISASTER.
2. DETERMINE WHETHER TO IMPLEMENT THE DISASTER RECOVERY PLAN, AND IF SO, TO WHAT DEGREE.
3. IF NECESSARY, PLAN FOR TEMPORARY QUARTERS.
4. NOTIFY EMPLOYEES OF DISASTER. IMPLEMENT PREVIOUSLY ASSIGNED INSTRUCTIONS.
5. NOTIFY AGENTS OF DISASTER. ASSURE THEM OF CONTINUED OPERATION OF COMPANY.
6. NOTIFY APPLICABLE ASSOCIATES.
7. IF APPROPRIATE, NOTIFY LOCAL MEDIA OF CONTINUATION OPERATION. HAVE ADVERTISEMENTS OR PUBLIC SERVICE ANNOUNCEMENTS READY AS PART OF THE DISASTER RECOVERY PLAN.
8. INVENTORY OF DEPARTMENTS'S SUPPLIES AND EQUIPMENT. THINK OF ALL POSSIBLE NECESSARY ITEMS.



9. CALL URB FOR SUPPLY OF FORMS.
10. UNDERWRITING DEPARTMENT SHOULD BE OPERATIONAL WITHIN THE NEXT WORKING DAY. WE MAY NOT BE ABLE TO PROCESS POLICIES AND ENDORSEMENTS THIS QUICKLY, BUT WE WILL MAINTAIN A PROFESSIONAL REPUTATION IN THE BUSINESS COMMUNITY.
11. DETERMINE IF ADDITIONAL STAFF IS NECESSARY.
12. DETERMINE WHAT FURNITURE, FIXTURES, EQUIPMENT IS NECESSARY and ADVISE DIRECTOR OF RESEARCH AND DEVELOPMENT.
13. MAINTAIN FREQUENT CONTACT WITH MAJOR AGENTS, LOCAL AGENTS.
14. REPORTS FREQUENTLY TO THE PRESIDENT.

## **6F. TELEPHONE CALL TO AGENT**

Our agents are the backbone of our business - without them we would not have any business. Even when a disaster occurs an insurance company must continue its operation and this is where the boys are separated from the men. In the event of a disaster it will be our policy to continue the operation of our underwriting department at the normal opening hour of the FIRST working day after the disaster. The exception to this would be an all out war in our area.

This call is important - it is our first contact with our agent since the disaster. You must get your point across firmly that Fulmont is still in business. An agent probably will think that under these circumstances "I won't bother the company for a month or two because they have enough to worry about" - this is exactly what we want to avoid. On this initial call take as much time as you need in explaining the situation and answering questions, however for this first call try to avoid the small talk, save that for your next call to that agent. The following are guidelines to follow in this most important call:

1. Explain what happened and answer questions.
2. Tell them that we are open for business and they can expect normal operations in regards to quotes, policy questions, etc.
3. Tell them where you are operating from and for how long at that location - i.e.: out of your home for one day - then to a temporary location, etc. Be sure to give them the telephone number where we are on that first day.
4. The mailing address will continue as it has always been - assure them that the mail they send will get to you - even if you are in a temporary location.
5. Tell them there will be an official mailing and/or fax as often as necessary to keep them informed as to what is going on.
6. If the people in your department have not protected their work and it was lost in the fire - now comes the bad part and the embarrassment of advising the agent that some work was lost in the disaster and we need to request that anything mailed 5 (?) days before the fire should be resent.

# **DISASTER & EMERGENCY RESPONSE & RECOVERY PLAN FOR (DERRP) ADMINISTRATIVE ASSISTANT DEPARTMENT (AA)**

## **TABLE OF CONTENTS**

1. **ADMINISTRATIVE ASSISTANT DEPT AND RESPONSIBILITIES IN DERRP**
2. **LISTING OF PROCEDURES APPLICABLE TO AA DEPARTMENT**
3. **DIRECTORIES & DOCUMENTS IN SOFTWARE PROGRAMS APPLICABLE TO AA DEPT.**

### **1 DUTIES AND RESPONSIBILITIES IN DERRP**

- a. Assist President in assessing damage, planning for temporary quarters.
  - i. The Disaster Team will determine the magnitude of the emergency; and determine whether to implement the disaster recovery plan, and if so to what degree.
  - ii. Temporary quarters will depend upon the severity of the loss.
  - iii. Immediate Emergency Temporary Sites: Within a few hours after the disaster there has to be a site established as the command center - where all members of the management team will report to by person or by phone.

The President will choose one of the following:

- Presidents or another employees home;
- A suite of rooms at the Johnstown Holiday Inn, Super 8 or other motel or hotel;
- A travel or recreational vehicle parked at the site;

In addition, it is expected that most of the management team and other key employees will temporarily operate out of their home until the temporary office can be set up.

- iv. Short Term Contingency Site Options: These options would be enacted on a temporary basis until the long-term options can be used, or until the existing office can be occupied.
  - Set up a temporary office at current location. If the current location is accessible, we would bring in a trailer and/or modular office. This would be on a temporary basis until the current office was repaired.
  - Rent office at an alternate location. If the current office needs to be rebuilt we would use this option until the building was ready for occupation.
  - Set up a temporary office at alternate location. If Options 1 and 2 are not feasible, we would set up a trailer and/or modular office at an alternate location.
- v. Long Term Contingency Site Options:

- Build new office at current location. At this writing we would choose this option as there is sufficient space at the current locations and it would be cost effective to use the current locations, due to the septic systems, water system, parking lot, etc. already installed.
  - Build new office at an alternate location. This is being listed as an option because we cannot foresee what the conditions and/or the situation might be at the time of a disaster.
  - Rent office at an alternate location. This is being listed as an option because we cannot foresee what the conditions and/or the situation might be at the time of a disaster.
- b. Directs the temporary phone system in accordance with the pre-designed plan.

Need to contact telephone company (**CURRENTLY TIME WARNER**) to redirect current phone numbers, if possible or install temporary new lines. If new lines are installed, must notify Telephone Company that they give out new phone number or automatically transfer calls.

Current Communication Lines:

Line #1 518-762-3171  
 Line #2 518-762-3172  
 Line #3 518-762-4541  
 Line #4 518-762-5503

Current Communication/Fax Line:

Johnstown Office 518-762-7870

Communicate as quickly as possible to employees in your department, expectations, plans, and pre-designed instructions.

- c. Call Associates who you have appointments with and who you normally would be in contact with in the next few days. The associates that are not called will be contacted by letter as soon as possible.
- d. Call UPS and supply companies to notify them of temporary delivery location.
- d. Once the temporary site has been established, set up your office.
- e. Inventory own need for supplies and coordinate the ordering of all supplies.
- f. Determine what you will need in Furniture, fixtures, & equipment and give your order to the Secretary-Treasurer.

- g. Determine if you will need extra temporary help, direct the extra employee program including completing the paperwork and basic briefing. Give paper work to payroll for processing.
- h. In Conjunction with **Claims Department Adjuster** help coordinate moving operation to temporary or new quarters.
- i. Liaison between associates and President.
- j. Make frequent progress reports to the President.
- k. Keep Department Managers informed of what is going on.
- l. Assist President in coordinating operations and /or take over (in their absence or disability) another department manager's duties to whatever extent needed.
- m. INFORMATION LISTING:

Fulmont Mutual Insurance Company      "Numbers":  
 Tax ID# - 14-0681640  
 NYS Ins. Dept. Code - 16090  
 NAIC Co. Code - 26760  
 GRC Co. Code - 89  
 NYS Unemployment Ins. Employer Registration - # 63-200403

#### HOME OFFICE - SAFE DEPOSIT BOX

**Box #340, Key Bank, North Comrie Ave., Johnstown, NY 12095**

Updated on 7/25/00

One signature required

Those able to access, Marlene A. Benton, Deborah A. Sidney, Terry L. Dufel

#### ITEM LIST

DP Users Library Tape  
 DP Tape and Diskettes  
 CD 6/2000 OWPFILERS

**Box #341, Key Bank, North Comrie Ave., Johnstown, NY**

Updated on 5/1/01

Two signatures required

Those able to access, Marlene A. Benton, Deborah A. Sidney, Joanne E. Gifford and Terry Dufel

#### ITEM LIST

Atwell Mortgage Note, Recorded Mortgage & 00-03 Mortgagee copy of insurance.

Disaster Plan aka DERRP OR DERRP

FM Scion Stock Certificates, 1-5

FM Scion, Note-Old paid  
FMIC Company Logo  
FMIC Custodian Agreement  
FMIC Deed and correction deed  
FMIC No/WMLM, 9/13/96 Note, Assignment of S. Stevens Mortgage  
FMIC property, Original Abstract  
FMIC/FMS Lease agreement (2/99)  
FMS & M. Leackfeldt Sales Agreement, Info on note: 5,064. x 21/2 = \$12,660.  
pmt #1 - 1998 8,000.; pmt #2 - 4,660. by 1/99  
FMS/FMIC recorded discharge of mortgage  
FMS/Persse, Servicing Agreement  
Merger Agreement and Charter between MMIC and FMI  
NAMIC Service Corp., 1st Mortgage Bond  
NAMICO Bank, Stock Certificate-31 Shares  
NAMICO Bank, Stock Certificate-800 Shares  
NAMICO Stock  
Sexual Harassment - release, consideration & determination  
WMLM - Deed and Abstract  
WMLM - Info from NYS Ins. Department  
WMLM & North FMIC lease agreement  
WMLM & Simone Stevens, Original Mortgage, Mortgagee copy of Insurance  
WMLM and Argotsinger, Leackfeldt, Benton, Original lease agreement  
WMLM Stock Certificates, 1-3  
**WMLM, Demand Note and Mortgage Contract with Wayne**  
WMLM, Title Insurance  
WMLM/Fulmont Lease

**Box #342, Key Bank, North Comrie Ave., Johnstown, NY**

One signature required  
Those able to access, Marlene A. Benton, Deborah A. Sidney, Terry Dufel

ITEM LIST – Loan Information

Young, Peter and Karen  
Note  
Abstract of Title  
Original R/E Mortgage w/filing  
Notice of recorded lien, Young  
Copies of paid tax bills  
Buley, Denise  
Note and copy of Insurance  
Copy of insurance policy for Denise Buley  
Revised Security note 1003 – Buley  
**Young, Peter – Auto loan for son**  
**Notice of recorded lien**

Key ATM Cards

n. Insurance Policies

**FULMONT MUTUAL INSURANCE COMPANY  
2012 INSURANCE COVERAGES**

<b>TYPE</b>	<b>PURPOSE/WHO'S COVERED</b>	<b>POLICY PERIOD</b>	<b>AMT OF COVERAGE</b>	<b>COST</b>
<u>Financial Institution Bond Form 25</u>	Fidelity Bond FMIC/FMS employees Bond #413BD0207	7/1/11-7/1/14	\$250,000. Ea./ \$2,500.00 Deductible	\$2,741.00 3 yr prem.
<i>Disability</i>	Required on All Employees DBL-156420	1/1/84-continuous	50% of Employees wages with a maximum of \$170 per week	\$460.08
<i>Workers Comp.</i>	Required on All Employees WC #1812196	2/3/12 – 2/3/13	Part I – Workers Compensation Insurance Part II – Employers Liability \$500,000. ea accident	Dep. Prem. \$4,367.00
<i>Commercial Umbrella</i>	FMIC & FMS Excess over basic policies CULP1849550	2/3/12-2/3/13	General Aggregate Limit \$3,000,000. Auto Liability ea. Accident 500,000. General Liability. 1,000,000. Bodily Injury 500,000. Ded. \$10,000.	\$1,570.00 all loc. Incl.
<i>Commercial Package Policy</i>	FMIC & FMS Property & Casualty CPP1849959	2/3/12-2/3/13	<u>Location #1</u> ; Johnstown, \$1,000. Ded., \$713,150 Building/RC,\$221,056 Contents, Data Processing Equipment Floater – 4,500. in transit, \$38,831. at Loc. <u>Location #2</u> ; Longwood, FL \$ 100,000. Ded. \$ 37,557 Computer equipment. Inland Marine-Value Papers \$100,000. Per building, Signs \$25,000 per building, Fine Arts \$30,000 each Loc Deductible 500.00 Section II, CGL \$1,000,000. each occurrence 2,000,000. General Aggregate, Fire Legal Liability \$50,000.	\$6,902.48
<i>Professional Liability</i>	D & O Coverage SD-000878-12	4/26/12-4/26/13	\$ 5,000,000.; Ded. \$25,000.	\$5,989.77
<i>Professional Liability.</i>	Insurance Co Professional Liability SL-000630-12	4/26/12-4/26/13	\$ 5,000,000.; Ded. \$25,000.	\$11,214.55
<i>Business Auto</i>	Comprehensive, Collision, Non-owned auto & Liab. B2U17395	10/15/12-10/15/13	\$1,000,000. Liability, \$5,000. Medical Payments, Collision Ded. \$1,000., Comp. Ded. \$200, FG	\$3,126.80
<i>Employment Practices Liability Policy</i>	Employees of FMIC & FMS ELS0002495	5/8/12-5/8/13	\$1,000,000. Liability Each Claim, \$1,000,000. Annual Aggregate, \$10,000. Ded.	\$1,506.14

NOTE: FM Scion is included as an insured or additional insured under all applicable policies.  
Cost is Fulmont Mutual Insurance Co share.

**FM SCION SERVICE CORP.  
2012 INSURANCE COVERAGES**

TYPE	PURPOSE/WHO'S COVERED	POLICY PERIOD	AMT OF COVERAGE	COST
<i>Agency Error and Omissions</i>	FM Scion Service Corp.	08/30/12 - 08/30/13	\$1,000,000. Each claim, \$1,000,000. Aggregate; Per Claim deductible \$2,500.00	\$ 934.20
<i>*** Commercial Package Policy</i>	FMIC & FMS Property & Casualty	2/3/12-2/3/13	Section II, CGL \$1,000,000. each occurrence 2,000,000. General Aggregate, Fire Legal Liability \$50,000.	\$759.32 all locations incl
<i>Commercial Umbrella</i>	FMIC & FMS Excess over basic policies	2/3/12-2/3/13	General Aggregate Limit \$3,000,000. Auto Liability ea. Accident 500,000. General Liability. 1,000,000. Bodily Injury 500,000. Ded. \$10,000.	\$443.00 all locations incl
<i>Business Auto</i>	Comprehensive, Collision, Non-owned auto & Liab. B2U17395	10/15/12-10/15/13	\$1,000,000. Liability, \$5,000. Medical Payments, Collision Ded. \$1,000., Comp. Ded. \$200, FG	\$3,576.20
<i>Professional Liability</i>	D & O Coverage SD-000878-12	4/26/12-4/26/13	\$ 5,000,000.; Ded. \$25,000.	\$1,996.60

COST IS FMS SHARE OF PREMIUM ONLY

## **2 LISTING OF PROCEDURES APPLICABLE TO AA DEPARTMENT**

93-1099.PRO	1099 PROCEDURE
ABANDCHK.PRO	ABANDONED PROPERTY PROCEDURE
BANKRECO.PRO	BANK RECONCILIATION PROCEDURE
COMPLAIN.PRO	NYS INTERNAL CONSUMER SERVICES DEPARTMENT PROCEDURE
COMPUSAG.PRO	TIME USAGE STUDY AND DOCUMENTATION OF COMPUTER USAGE BY FULMONT
DIRATTEN.PRO	DIRECTORS ATTENDANCE PROCEDURE
DIRECPDM.PRO	DIRECTORS PER DIEM AND MILEAGE PROCEDURE
MINUTES.PRO	MINUTES PROCEDURE
NYSFFEE.PRO	NEW YORK STATE FIRE (PREMIUM) FEE PROCEDURE
OUTSTNCK.PRO	PROCEDURE ON HOW TO HANDLE OUTSTANDING CHECKS
P&CSFUND.PRO	PROCEDURE FOR PROPERTY & CASUALTY SECURITY FUND
PSTRESET.PRO	POSTAGE RESET PROCEDURE
REG-053.PRO	PROCEDURE FOR FILING REGULATION 53 FOR THE SUBSIDIARIES
REG-059.PRO	PROCEDURE FOR FILING REGULATION 59 FOR THE SUBSIDIARIES
REG-110.PRO	INDEMNIFICATION OF OFFICERS PROCEDURE
SEXHARAS.MAN	AFFIRMATIVE ACTION CO-ORDINATOR REGARDING SEXUAL HARRASSMENT
STMTMAIL.PRO	PROCEDURE ON HOW TO PREPARE THE ANNUAL & QUARTERLY STATEMENTS FOR MAILING.
UNCLMFND.PRO	PROCEDURE ON ABANDONED CHECKS THAT BECOME UNCLAIMED.
WPDIRMIN.PRO	PROCEDURE ON HOW TO PREPARE MINUTES FOR THE DIRECTOR MEETINGS ON WORDPERFECT.

## **3 DIRECTORIES & DOCUMENTS IN SOFTWARE PROGRAMS APPLICABLE TOAA None - except what was listed in the Word (network)**

### **a. Reports (filings) for AA Department**

- i. January 31<sup>st</sup> 1099's & 1098's - 1099's need to be sent to those individuals that we paid 600.00 or over to and that are not incorporated, 1098's are for those who have paid mortgage interest
- ii. February 28<sup>th</sup> 1096's - 1096's with copies need to be sent to the IRS (address on 1096)



- iii. April 1<sup>st</sup> Abandoned Property - Preliminary reports for the Abandoned Property are due to the NYS Comptroller, Office of Unclaimed Funds
- iv. September 10<sup>th</sup> Abandoned Property - Secondary/Final report and check is due to the NYS Comptroller, Office of Unclaimed Funds
- v. 4/15, 7/15, 10/15 & 1/15 NYS Premium Fee - Reports and check are due to the Superintendent of Insurance
- vi. 5/15, 8/15, 11/15 & 2/15 Property Casualty Security Fund. If applicable, report and check due to the Superintendent of Insurance
- vii. March 1 - Regulation 53 and 59 - Reports for Regulation 53 & 59 are due to the NYS Department of Financial Services
- viii. 5/15, 8/15, 11/15 – Quarterly Statements are to be sent to the NYS Department of Financial Services and NAIC.
- ix. April 1 Management Discussion & Analysis - The Management Discussion & Analysis which is a supplement to the Annual Statement must be filed to the NYS Department of Financial Services and NAIC
- x. May 31 - CPA Audit due to NYS Department of Financial Services and NAIC**
- xi. March 1 – Annual Statement is to be sent to the NYS Department of Financial Services and NAIC along with the Actuarial Opinion.**
- xii. March 15 – Actuarial Opinion Summary is due to the NYS Department of Financial Services.**
- xiii.**

**ADMINISTRATION DEPARTMENT**

Benton, Marlene A.	President	773 Co Hwy 126, Amsterdam, NY 12010	518-332-0746	
Sidney, Deborah A.	Sec.-Treas.	55 McKinley Place, Gloversville, NY 12078	518-774-7763	
Dufel, Terry L.	Office & DP Mgr	PO Box 521, Fonda, NY 12068	518-423-8845	
Gifford, Joanne E.	Underwriting Mgr.	7 N Chase St., Johnstown, NY 12095	518-332-3719	
Weaver, Roger E.	Marketing Mgr.	354 Morning Sun Dr., Schoharie, NY 12157	518-727-1018	

**PRESIDENT'S DEPARTMENT**

Benton, Marlene A.	President	773 Co Hwy 126, Amsterdam, NY 12010	518-332-0746	
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**ACCOUNTING DEPARTMENT**

Sidney, Deborah A.	Sec.-Treas.	<b>55 McKinley Place, Gloversville, NY 12078</b>	518-774-7768	
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**CLAIMS DEPARTMENT**

Schroeder, Laurie M.	Claims Adjuster	209 Northampton Rd., Amst. NY 12010	518-843-0232	518-588-3932
Quinn, Michael	Risk Management	153 Opalka Rd., Ft Johnson, NY 12070	518-848-2495	

**DATA PROCESSING DEPARTMENT**

Dufel, Terry L.	DP Mgr.	PO Box 521, Fonda, NY 12068	518-423-8845	
Young, Peter P.	Programmer	283 Vandenburg. Rd, Gloversville, NY 12078	518-661-5437	518-774-8707
Bradshaw, Patricia W.	Prog/Sys Analyst	323 W. Hornbeam Dr., Longwood, FL 32779	407-862-4830	

**UNDERWRITING DEPARTMENT**

Gifford, Joanne E.	Underwriting Mgr	7 N Chase St., Johnstown, NY 12095	518-762-7977	518-332-3719
Perry, Sharon L.	Commercial UW	1285 STHWY 30, Mayfield NY 12117	518-863-8106	
Albanese, Donna	Personal Lines Rater	145 Alban Hills Dr., Johnstown, NY 12095	518-762-9033	518-332-3494
Buley, Denise A.	Clerk	606 St Hwy 67, Ft Plain, NY 13339	518-762-5338	518-495-0048
Quinn, Michael	Risk Management	153 Opalka Rd., Ft Johnson, NY 12070	518-848-2495	

**MARKETING & FIELD DEPARTMENT**

Weaver, Roger E.	Marketing & Field Mgr.	354 Morning Sun Dr., Schoharie, NY 12157	518-673-8162	518-727-1018
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**Research & Development & HR DEPT**

<b>Marc Sidney</b>	<b>R &amp; D and HR</b>	<b>65 Moyer Street, Canajoharie, NY 13317</b>	<b>919-244-5396</b>	
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**Fulmont Mutual Insurance Company**  
**PO Box 487, Johnstown, NY 12095**  
**518-762-3171**

***Director Listing***

<u>Director</u>	<u>Spouse</u>	<u>Home Mailing Address</u>	<u>Phone Number</u>	<u>Cell/Office Phone Number</u>	<u>Position</u>
Argotsinger, Burlin C.	Lillian	1639 State Hwy 29, Gloversville, NY 12078	518-883-3358		Director
Benton-Sherwood, Marlene A.	John	773 CO Hwy 126, Amsterdam, NY 12010	No land line	518-332-0746	President
Canary, Warren A.		1454 Baum Rd., St. Johnsville, NY 13452	518-568-7818		Director Emeritus
Duncombe, Raynor B.	Jan	190 Main St., Middleburgh, NY 12122	518-827-6586	518-295-7515 (office)	Chairman
Kinowski, G. Michael	Pamela	201 N. Chase St., Johnstown, NY 12095	518-736-4613	518-762-0211 (office)	Director
Leackfeldt, Margaret M.		Hillcrest Spring PO Box 368 Upper market St Amsterdam NY 12010	518-8422716		Director Emeritus
Rathbun, Richard D		298 Rathbun Rd., Cooperstown, NY 13326	607-264-3977		Vice- Chairman
Sidney, Deborah A.		55 McKinley Place, Gloversville, NY 12078	No land line	518-774-7768	Secretary- Treasurer
Sitterly, Clayton J	Jane	600 North Shore Drive, Pecks Lake, Gloversville, NY 12078	518-725-7446		Director
Smrtic, Michael W.	Noel	324 CO Hwy 131, Johnstown, NY 12095	518-762-1639	518-773-8225 (office)	Director
VanDewerker, Isabella		34 Lancaster St. Cherry Valley, NY 13320	607-264-3086		Director Emeritus

## Employee Listing

<u>Employee</u>	<u>Spouse</u>	<u>Home Mailing Address</u>	<u>Phone Number</u>	<u>Employee Cell Phone #</u>	<u>Position</u>	<u>Phone Extension</u>	<u>Department</u>
Albanese, Donna	Carl	132 Alban Hills Lane, Johnstown, NY 12095	518-762-9033	518-332-3494	Underwriting Clerk & Receptionist	107	Underwriting
Benton-Sherwood, Marlene	John	773 Co Hwy 126, Amsterdam, NY 12010	No land line	518-332-0746	Chief Executive Officer	102	
Bradshaw, Patricia	Douglas	323 W Hornbeam Dr, Longwood, FL 32779	407-862-4830	321-439-1215	Analyst/Programmer		Information Technology
Buley, Denise	Roger	606 St Hwy 67, Ft Plain, NY 13339	518-762-5338	518-495-0048	CSR	106	
Dufel, Terry	Vernon	118 Parry Dr, Fonda, NY 12068	518-839-7937	518-423-8845	Office Manager, Computer Comptroller & Data Processor	108	Information Technology
Gifford, Joanne	Michael	7 N Chase St, Johnstown, NY 12095	518-762-7977	518-332-3719	Underwriting Manager	110	Underwriting
Perry, Sharon		1285 St Hwy 30, Mayfield, NY 12117	518-863-8106		Underwriter	120	Underwriting
Quinn, Michael		153 Opalka Rd., Fort Johnson, NY 12070	518-762-2495	518-848-2495	Risk Management	103	Underwriting, Claims
Schroeder, Laurie	Jay	209 Northampton Rd, Amsterdam, NY 12010	518-843-0232	518-588-3932	Claims Assistant, Director of R&D & Executive Secretary	105	Claims
Sidney, Debbie		55 McKinley Place Gloversville, NY 12078	No land line	518-774-7768	Secretary-Treasurer	109	
Sidney, Marc	Jen	65 Moyer St, Canajoharie, NY 13317	No land line	919-244-5396	Research & Development and HR		R&D and HR
Weaver, Roger	Michelle	354 Morning Sun Dr., Schoharie, NY 12157	No land line	518-727-1018	Field Representative, Standard Fire and Mobilehomeowner UW	100	
Young, Peter	Karen	283 Vandenburg Point Rd, Gloversville, NY 12078	518-661-5437	518-774-6064	Lead Programmer	113	Information Technology

**EMERGENCY CONTACTS**

						<b><u>Name of Contact</u></b>
Sheriff, Fulton County	St Hwy 29	Johnstown	NY	12095	518-762-3151	
Sheriff, Montgomery County	St Hwy 5S	Fultonville	NY	12072	518-853-3113	
NYS Police	St Hwy 30A	Mayfield	NY	12117	518-725-3034	
NYS Police	St Hwy 5S	Fultonville	NY	12072	518-853-3415	
Johnston Fire Dept	244 N Perry St	Johnstown	NY	12095	518-762-3177	
St Mary's Hospital	427 Guy Park Ave	Amsterdam	NY	12010	518-842-1900	
Amsterdam Memorial Hospital	4988 St Hwy 30	Amsterdam	NY	12010	518-842-3100	
Civil Defense	St Hwy 29	Johnstown	NY	12095	518-762-4129	
National Response Center					800-424-8802	
Poison Control Center					800-336-6997	
Drug Abuse Hotline					800-522-5353	
ESS, Fire Sount & Security Professionals		Fonda	NY	12068	518-853-4341	
Johnstown Police	41 E Main St	Johnstown	NY	12095	518-762-3143	
Gloversville Police		Gloversville	NY	12078	518-773-7511	

**FINANCIAL**

Asset Management Key Trust Co	54 State St	Albany	NY	12207	518-487-4992	Deb Jasany
Key Bank, NA Depository Bank	N Comrie Ave	Johnstown	NY	12095	518-762-4691	Janet
NBT Depository Bank	10-24 N Main St	Gloversville	NY	12078	518-773-5105	George Doherty
Wells Fargo	110 Decker Dr Suite 210	Johnstown	NY	12095	518-725-3400	Lisa Queeney
West & Company CPA'S	97 N Main St	Gloversville	NY	12078	518-725-7127	John Sawitzki
Paychex Payroll Service	1565 Jefferson Rd Suite 210	Rochester	NY	14623	585-444-2700	
Dept of Financial Services	One Commerce Plaza	Albany	NY	12257		Warren Youngs
Buffamante Whipple Buttafaro PC	201 W 3rd St Suite #300	Jamestown	NY	14701	716-664-5104	

**REAL ESTATE**

Adirondack Septic Tank	St Hwy 30	Amsterdam	NY	12010	518-842-1322	
Lysiak, Michael Snow plowing	St Hwy 29	Johnstown	NY	12095	518-762-1303	
MAC Electric Service	140 Woodside Ave	Broadalbin	NY	12025	518-883-5594	Mac McEvoy
National Grid	18 E Fulton St	Gloversville	NY	12078	800-637-2770	
Elocin Oil Co	PO Box 261	Johnstown	NY	12075	518-762-8086	
A2Z Maintenance	209 Northampton Rd	Amsterdam	NY	12010	518-843-0232	Jay
Forsay Critter Control Co	PO Box 547	Caroga Lake	NY	12032	518-774-5006	Dan Nellis
ARO Lock Shop	212 Division St	Amsterdam	NY	12010	518-842-1897	Bill Bruce
County Waste & Recycling Service	PO Box 431	Clifton Park	NY	12065	518-877-7007	
Time Warner Cable Phone & Cable	St Hwy 30	Amsterdam	NY	12010	518-841-7000	

James Johnson	119 Second Ave Ext	Mayfield	NY	12117	518-661-5724
General Security	2522 Genesee St	Utica	NY	13502	1800-775-5281

### **SUPPLIES & TECH SUPPORT**

Empire Web Pages		Peru	NY		518-842-9615	Kelly Jablonski
Homestead Printingworks	119 Logtown Rd	Fultonville	NY	12072	518-966-7747	Lee Hollenbeck
Seely Conover Co	333 W Main St	Amsterdam	NY	12010	518-842-1720	Marie Fric
W.B. Mason Co Inc	PO Box 111	Brockton	MA	2303	518-705-1105	Dan Taber
Derby Office Equipment	25 N Arlington Ave	Gloversville	NY	12078	518-725-9816	Bill Derby
Tech II Business Services Network	4289 St Hwy 50	Saratoga Springs	NY	12866	518-587-1565	Derek & Dan
United Parcel Service (UPS)	Hales Mills Rd	Gloversville	NY	12078	518-725-3700	
Time Warner Cable	Rt 30	Amsterdam	NY	12010	518-242-8923	Robin & Joanne

### **INSURANCE COMPANIES**

Blue Sheild Excellus	12 Rhoads Dr	Utica	NY	13502	800-722-7884	
CDPHP	500 Patroon Creek Blvd	Albany	NY	12206	877-269-2134	
Hoy Agency - Insurances	PO Box 38	Broadalbin	NY	12025	518-883-3421	Fred & Tim
MLM Agency - Car Insurance	PO Box 40	Westport	NY	12993	518-962-4467	Wayne Shepherd
US RE COMPANIES INC	2877 W Lydias St	Schenectady	NY	12303	581-424-2350	Scott Bishop
Hartford Steam & Boiler	23 Huron Drive	Chatham	NY	7928		Craig McCormick
Mutual Boiler Reinsurance Co	1200 Atwater Drive Ste 250	Nalvern	PA	19355		Michael Devlin
Axiom Reinsurance					847-903-4970	Al Devon
Guy Carpenter					800-472-1854	Sharon
US RE COMPANIES INC	1 blue Hill Plaza PO 1574	Pearl River	NY	10965	203-225-4234	Victor Marques

### **MISCELLEANOUS**

Peck's Flowers	105 N Main St	Gloversville	NY	12078	518-725-7173	
URB	PO Box 13-059	Albany	NY	12212	518-355-8363	Arthur & Kim
NYIA	130 Washington Ave	Albany	NY	12210	518-432-4227	Ellen & Barb
NAIC	PO Box 87-9135	Kansas City	MO	64187	816-783-8089	
Demotech Inc	2715 Tuller Parkway	Dublin	OH	43017	800-354-7207	

AGNTLS 5/13/13 FULMONT MUTUAL INSURANCE COMPANY  
Agent Information List

#	NAME / E-MAIL	ADDRESS	PHONE	I	CMB
127	ADIRONDACK TRUST CO FIN SERV	60 RAILROAD PL SUITE 501	SARATOGA SPRINGS NY 12866	(518)584-5300 N	000
068	AGENCY INSURANCE BROKERS INC	41 BROAD ST mailbox@agencyins.net christines@agencyins.net	PLATTSBURGH NY 12901	(518)561-1000 N	000
001	AMSTERDAM AGENCY, INC.	207 WALLINS CORNERS RD Gloriam@haysandwormuth.com karenr@haysandwormuth.com	AMSTERDAM NY 12010	(518)842-4010 Y	121
062	ANATRIELLO AGENCY INC	PO BOX 175 Johna@AnatrielloAgency.com	RAVENA NY 12143	(518)756-2877 N	000
079	ANGERS & LITZ ASSOCIATES INC	15 ANGERS AVENUE Renee@angersandlitz.com	SCHENECTADY NY 12303	(518)355-8030 Y	000
202	APEX AGENCY	928 TROY SCHENECTADY RD apex_agency@yahoo.com	LATHAM, NY 12110	(518)785-2739 N	000
051	ASAL INSURANCE AGENCY	189 N MAIN ST sue@salvione.com	GLOVERSVILLE NY 12078	(518)762-0241 Y	077
010	AVERSA AGENCY, INC	265 GENESEE ST PO BOX 796 tdunn@aversaagency.com	AUBURN NY 13021	(315)255-2200 Y	000
125	AYRES INSURANCE AGENCY, INC.	50 MAIN ST.-P O BOX 1300 info@ayresrealestate.com	SARANAC LAKE NY 12983	(518)891-2711 N	000
173	BARNETT AGENCY INC	PO BOX 646	AMSTERDAM NY 12010	(518)842-3870 N	000
023	BELFIELD AGENCY INC	147 W MAIN ST 1belfield@citlink.net	WATERVILLE NY 13480	(315)841-4859 Y	000
213	BRIAN KINGSLEY		ARGYLE NY	(518)791-6191 N	000
122	BROOKE & IRWIN INS AG INC	14 HEALEY AVENUE stephanie@brookeandirwin.com	PLATTSBURGH NY 12901	(518)561-2288 N	000
207	BUCCIERO & SMITH INS AGENCY	9528 PINNACLE RD EBucciero@BBSA-Ins.com	SAUQUOIT NY 13456	(315)737-7348 N	178
178	BUCCIERO & SMITH INS SERV	9528 PINNACLE RD EBucciero@BBSA-Ins.com	SAUQUOIT NY 13456	(315)737-7348 N	178
072	C H INSURANCE BROKERAGE SERV	100 MADISON ST SUITE 100	SYRACUSE NY 13202-2704	(315)234-7500 N	000
117	CANAPE INS AG GROUP INC	60 PROSPECT STREET CIAGROUP1975@HOTMAIL.COM	AMSTERDAM NY 12010	(518)842-7600 N	117
210	CAPITAL GATE INS AGENCIES CO	1843 CENTRAL AVE caroline@capitalgateinsurance.com maria@capitalgateinsurance.com	ALBANY NY 12205	(518)389-2610 Y	000
104	CARDINAL AGENCY, INC	26 ELM STREET mcardinal1@twcny.rr.com	MALONE NY 12953	(518)483-2210 N	000
034	CBNA INSURANCE AGENCY	PO BOX 212	HEUVELTON NY 13654	(315)344-8833 N	154
035	CBNA INSURANCE AGENCY	PO BOX 2212	PLATTSBURGH NY 12901	(518)562-5670 N	154
154	CBNA INSURANCE AGENCY	PO BOX 747, 117 PARK ST susan.ashline@CBNAinsurance.com	TUPPER LAKE NY 12986	(518)359-3329 N	154
019	CDL ASSOCIATES INS AG LLC	PO BOX 299 112 BRIDGE ST heidi@cdlassociates.org	NORTHVILLE, NY 12134-0299	(888)863-2100 N	000
033	CGA OF NEW YORK INC	505 HURLEY AVE STE 4 APP@colonialallied.com	HURLEY NY 12443	(000)000-0000 Y	033
205	CHARLES A WALKER CORP	PO BOX 8049 1 LEPAGE PLACE policies@twg-esr.com	SYRACUSE NY 13217	(315)488-3143 N	000
038	CHARLES B CLARKE INC	1660 TOWER ST demarcoj@nycap.rr.com	SCHENECTADY NY 12303	(518)356-1400 N	101
101	CHARLES B CLARKE INC	750 DELAWARE AVE	DELMAR NY 12054	(518)439-9958 N	101
103	CHARLES B CLARKE INC	1660 TOWER ST	SCHENECTADY NY 12307	(518)356-1400 N	101
093	CLARK FORSTER & ASSOCIATES	85 KENT ST PO BOX 324	KEESEVILLE NY 12944	(518)834-7946 N	000
184	CLAYTON J SITTERLY	600 N SHORE RD PECK'S LAKE	GLOVERSVILLE NY 12078	(000)000-0000 N	000
042	CLICKMAN AGENCY INC	1263 BERNE-ALTAMONT RD	ALTAMONT NY 12009	(518)861-6206 N	000
130	CLIFTON PARK INS AGENCY LLC	39 LIBERTY WAY AQUACKENBUSH@CLIFTONPARKINS.COM	CLIFTON PARK, NY 12065	(518)982-1310 N	000

AGNTLS 5/13/13 FULMONT MUTUAL INSURANCE COMPANY  
Agent Information List

#	NAME / E-MAIL	ADDRESS	PHONE	I	CMB
096	NBT INSURANCE AGENCY mail@manginsurance.com	66 S BROAD ST	NORWICH, NY 13815	(518)993-2341 N	095
174	OLDSVILLE AGENCY Brendan@oldsvilleagency.com	PO BOX 456 853 JAMES ST	CLAYTON, NY 13624	(315)686-7097 N	174
217	OLDSVILLE AGENCY Brendan@oldsvilleagency.com	PO BOX 7 10868 US RT 11	ADAMS, NY 13605	(315)785-0000 N	174
052	PAUL M TRUAX	2059 HARWOOD DR PO BOX 239	SANDY CREEK NY 13145	(315)387-3113 N	054
054	PAUL M TRUAX DUNGLAS@TWCNY.RR.COM	6028 ST HWY 68	OGDENSBURG NY 13669	(315)393-3805 N	054
066	PUTMAN INSURANCE AGENCY INC lputman@putmaninsuranceagency.com	164 GUY PARK AVENUE	AMSTERDAM NY 12010	(518)843-1890 Y	000
002	R JONES TBA R JONES INS AG	95 FRONT STREET	BALLSTON SPA NY 12020	(518)884-2516 N	000
098	RALPH E TAYLOR AGENCY INC taylorag@twcny.rr.com	70 W CLARK ST	ILION NY 13357	(315)894-2111 Y	000
189	RAYNOR DUNCOMBE	190 MAIN STREET	MIDDLEBURGH NY 12122	(518)827-6586 N	000
191	RICHARD RATHBUN	298 RATHBUN RD	COOPERSTOWN NY 13326	(000)000-0000 N	000
094	RICHARDS INSURANCE AGENCY personnel@richardsinsuranceagency.com	354 EAST ORVIS STREET	MASSENA NY 13662	(315)769-9401 N	000
064	RJ MORRISON AGENCY INC rmagency@frontiernet.net	PO BOX 599, 141 N MAIN ST	NORTHVILLE NY 12134	(518)863-4224 Y	000
206	RJ O'BRIEN AGENCY INC cburch@obrienagency.com	PO BOX 785, 83 BAY ST	GLENS FALLS NY 12801	(518)793-5173 Y	000
003	ROBERT J. HOY AGENCY INC elaine@hoyagency.com	PO BOX 38, 14 CENTER ST	BROADALBIN NY 12025	(518)883-3421 Y	000
212	ROTH BROS INS mvirella@dayscarafileread.com	1107 FLOYD AVE	ROME NY 13440	(315)894-3131 Y	172
120	S. CURTIS HAYES INC ADKINSURANCE@ADELPHIA.NET	PO DRAWER 1325	SARANAC LAKE NY 12983	(518)891-2020 N	000
077	SALVIONE INSURANCE AGY INC sue@salvione.com	189 N MAIN ST	GLOVERSVILLE NY 12078	(518)725-5143 Y	077
119	SALVIONE INSURANCE AGY INC sue@salvione.com	189 N MAIN ST	GLOVERSVILLE NY 12078	(518)725-3816 Y	077
074	SEFCU INSURANCE AGENCY pherrmann@sefcuinsuranceagency.com	469 STATE ST	SCHENECTADY, NY 12305	(518)766-9905 Y	000
061	SERVICE FIRST GROUP INC nancy@thebakeragency.net	60 CLASSIC ST	HOOSICK FALLS, NY 12090	(518)854-3600 Y	000
136	SHANK & FALVEY INC cshank@shank-falvey.com ktwarog@shank-falvey.com	PO BOX 787	VALATIE NY 12184	(518)784-5000 Y	000
123	SIMONE OAKLEY	179 DEPOT RD	LITTLE FALLS NY 13365	(315)823-2169 1	000
134	STANLEY H CALKINS INC ngaynor@calkinsinsurance.com	PO BOX 368	WATERFORD NY 12188	(518)237-3808 Y	000
177	STATEWIDE AGENCY INC	PO BOX 730	ROME NY 13442-0730	(315)338-0945 N	000
055	THE CESAR GROUP INC	354 CAYUGA RD	CHEEKTOWAGA NY 14225	(716)626-0066 Y	000
112	THE CHAUVIN AGENCY INC	5 CHAPMAN ST	ROUSES POINT NY 12979	(518)297-6602 N	112
113	THE CHAUVIN AGENCY INC	6064 ROUTE 22 #C	PLATTSBURGH NY 12901	(518)562-9336 N	112
016	THE CONNORS AGENCY, LLC mculligan@connorsgroup.com	PO BOX 71	MECHANICVILLE NY 12118	(518)664-7307 Y	031
031	THE CONNORS AGENCY, LLC mculligan@connorsgroup.com	PO BOX 71	MECHANICVILLE NY 12118	(518)664-7307 N	031
037	THE CROCKER AGENCY INC Crocker1@twcny.rr.com	122 PARK AVE PO BOX 430	HERKIMER NY 13350	(315)866-2200 Y	000
009	THE D'ERRICO & FARHART AG IN farhart@frontiernet.net	38 NORTH MAIN STREET	GLOVERSVILLE NY 12078	(518)725-0611 Y	000
005	THE HEARN AGENCY, INC. wendy@hearnagency.com	PO BOX 329 200 ERIE ST	CANAJOHARIE NY 13317	(518)673-3263 Y	005



AGNTLS 5/13/13 FULMONT MUTUAL INSURANCE COMPANY  
Agent Information List

#	NAME / E-MAIL	ADDRESS	PHONE	I	CMB
026	CORMIE AGENCY KKENNEDY@CORMIEAGENCY.COM JHIGGINS@CORMIEAGENCY.COM	354 MAIN ST	HUDSON FALLS, NY 12839	(518)747-8280 N	026
041	CORMIE AGENCY KKENNEDY@CORMIEAGENCY.COM JHiggins@cormieagency.com dcormie@cormieagency.com	354 MAIN ST	HUDSON FALLS NY 12839	(518)747-8280 N	026
011	COUNTRYSIDE AGENCY	2330 ST RT 30A	JOHNSTOWN NY 12095	(518)762-2133 N	000
190	D ROBERT PERSSE	2426 ST HWY 30A	FONDA NY 12068	(000)000-0000 N	000
075	DACROY AGENCY INC david@dacroy.com	1 AGWAY DR	N GREENBUSH, NY 12144	(518)261-6861 N	000
097	DANIEL R RICKARD insurance@DRICKARDINSURANCE.COM CSR@DRICKARDINSURANCE.COM	PO BOX 900	OXFORD NY 13830	(607)843-8860 Y	000
067	DAVID POOLER AGENCY INC poolerinsur@stny.rr.com	PO BOX A, 24 LAKE STREET	RICHFIELD SPRINGS NY 13439	(315)858-1700 Y	000
211	DAY, SCARAFILE & READ mvirella@dayscarafileread.com	1107 FLOYD AVE	ROME, NY 13440	(315)089-4031 Y	172
007	DAY, SCARAFILE & READ INC tfranco@dayscarafileread.com	PO BOX 585 9220 RIVER ROAD	MARCY NY 13413	(315)736-1411 N	172
024	DAY, SCARAFILE & READ INC aseaton@dayscarafileread.com	125 OTSEGO ST PO BOX 448	ILION NY 13357	(315)894-3131 Y	172
118	DAY, SCARAFILE & READ INC	23 N ANN ST PO BOX 307	LITTLE FALLS NY 13365	(315)823-0400 Y	172
168	DAY, SCARAFILE & READ INC sgeorge@dayscarafileread.com	23 N ANN ST PO BOX 307	LITTLE FALLS NY 13365	(315)823-0400 N	172
172	DAY, SCARAFILE & READ INC sgeorge@dayscarafileread.com	23 N ANN ST PO BOX 307	LITTLE FALLS NY 13365-0307	(315)823-0400 N	172
164	DE ANGELO AGENCY INC. kimz@aia-ins.com	2 CAMPION ROAD	NEW HARTFORD NY 13413	(315)768-7900 N	000
161	DENOFIO INSURANCE AGENCY ddenofio@yahoo.com	1317 REGENT ST	SCHENECTADY NY 12309	(518)374-7010 N	000
222	DISTINGUISHED PROGRAMS INC B app@dpcolonial.com	505 HURLEY AVE STE 4	HURLEY, NY 12443	(845)481-7900 Y	333
333	DISTINGUISHED PROGRAMS INS app@dpcolonial.com	505 HURLEY AVE STE 4	HURLEY, NY 12443	(845)481-7900 Y	333
160	DONNA M LAVIGNE service@lavigneagency.com trish@lavigneagency.com	PO BOX 819 11 MAIN ST	COBLESKILL NY 12043	(518)234-4003 N	000
108	E.STOCKTON MARTIN AGENCY INC sherry@themartinagencies.com	PO BOX 31 102 MONTCALM ST	TICONDEROGA NY 12883	(518)585-6705 N	000
059	EJ DIGNUM & SONS INC	472 ALBANY SHAKER RD	LOUDONVILLE NY 12211	(518)459-2005 N	000
100	ELMER A. THOMPSON, INC ethomps8@TWCNY.RR.COM	167 E MAIN ST, PO BOX 27	CHATEAUGAY NY 12920	(518)497-6641 N	000
065	FIRE MARK INSURANCE AG INC RAY@firemarkins.com	PO BOX 39 151 E MAIN ST	COBLESKILL NY 12043	(518)234-2121 N	000
209	FITZGIBBONS AGENCY Beth@askfitz.com	PO BOX 2023	OSWEGO NY 13126	(315)342-5000 N	000
006	FM SCION SERVICE CORP joanne@fulmontmutual.com	PO BOX 453	JOHNSTOWN NY 12095-0453	(518)762-3171 Y	006
014	FM SCION SERVICE CORP joanne@fulmontmutual.com	PO BOX 453	JOHNSTOWN, NY 12095	(518)762-3171 Y	006
063	FM SCION SERVICE CORP	PO BOX 453	JOHNSTOWN NY 12095	(518)762-3171 Y	006
076	FM SCION SERVICE CORP SUSAN.SAMMONSAGENCY@YAHOO.COM	PO BOX 453	JOHNSTOWN NY 12095	(518)762-3171 Y	006
155	FM SCION SERVICE CORP persse@frontiernet.net	THOMAS R PERSSE	(518) 762-3171	(518)853-5442 Y	155

AGNTLS 5/13/13 FULMONT MUTUAL INSURANCE COMPANY  
Agent Information List

#	NAME / E-MAIL	ADDRESS	PHONE	I	CMB
181	FM SCION SERVICE CORP joannea@fulmontmutual.com	PO BOX 453	JOHNSTOWN, NY 12095	(518)762-3171 Y	006
182	FM SCION SERVICE CORP	PO BOX 453	JOHNSTOWN, NY 12095	(518)762-3171 Y	006
188	FM SCION SERVICE CORP	JOHNSTOWN, NY	ROGER WEAVER (518-727-1018)	(518)762-3171 N	006
185	FM SCION SERVICE CORP/PERSSE persse@frontiernet.net	48 W MAIN ST	FONDA NY 12068	(518)853-5442 N	155
025	FRAGOMENI INSURANCE & sarah@fragomeni-insurance.com	3257 ROUTE 9	SARATOGA SPRINGS NY 12866	(518)584-4200 Y	000
015	FRIENDLY INSURANCE AGY INC	43 MARKET STREET	POUGHKEEPSIE NY 12601-3207	(845)473-1600 Y	000
186	G MICHAEL KINOWSKI	201 N CHASE ST	JOHNSTOWN NY 12095	(000)000-0000 N	000
090	GALLIVAN INSURANCE BROKERAGE	7 FINNEY BLVD	MALONE NY 12953	(518)483-6153 Y	000
128	GARY JENNINGS AGENCY LLC gsjcamp@aol.com	PO BOX 10	MILFORD, NY 13807	(607)547-9319 N	000
166	GATES-COLE ASSOCIATES, INC. MAGGIEG.CV@GATES-COLE.COM	PO BOX 492	CHERRY VALLEY NY 13320	(607)264-3755 N	000
017	GORDON B ROBERTS AGENCY INC lbowen@gbrobertsagency.com	PO BOX 1040	ONEONTA NY 13820	(607)432-2022 Y	000
126	GORDON W PRATT AGENCY INC prattagy@centralny.twcabc.com	307 MAIN ST.-PO BOX 208	LAKE PLACID NY 12946	(518)523-3196 N	000
012	GRAPEVILLE AGENCY	PO BOX 460	GREENVILLE NY 12083	(518)966-4466 N	012
013	GRAPEVILLE AGENCY	16 BLVD AVE	CATSKILL NY 12414	(518)943-3220 N	012
218	H & L INSURANCE AGENCY INC tstock64@gmail.com	2441 STATE HWY 30	MAYFIELD, NY 12117	(518)661-6300 Y	000
121	HAYS & WORMUTH INC gloriam@haysandwormuth.com SONJAR@HAYSANDWORMUTH.COM KARENRA@HAYSANDWORMUTH.COM	207 WALLINS CORNERS RD	AMSTERDAM NY 12010	(518)843-0700 Y	121
169	HBE GROUP INC hbe@hbegroup.com	410 FOLTS ST	HERKIMER NY 13350	(315)866-3140 N	000
004	HUGHSON & BENSON ASSOC dgedney@hughsonbenenson.com	326 MAIN STREET	ONEONTA NY 13820	(607)432-6900 N	004
143	HUGHSON & BENSON ASSOC dgedney@hughsonbenenson.com	326 MAIN ST	ONEONTA NY 13820	(607)432-6900 N	004
192	ISABELLA VANDEWERKER	34 LANCASTER ST	CHERRY VALLEY NY 13320	(000)000-0000 N	000
084	JACKSLAND ASSOCIATES, INC rocky@jackslandassociates.com	PO BOX 120 343 N COMRIE AVE	JOHNSTOWN NY 12095	(518)762-4647 Y	005
044	JENNIFER L KARRAM creekside@ntcnet.com	PO BOX 496	NEWPORT NY 13416	(315)845-6040 N	000
020	JEROME A BUELL northcountryins@yahoo.com	PO BOX 181 101 MAIN ST	GREENWICH, NY 12834	(518)695-4898 N	020
028	JEROME A BUELL	PO BOX 181 101 MAIN ST	GREENWICH, NY 12834	(518)695-4898 N	020
029	JEROME A BUELL	144 BROAD ST PO BOX 66	SCHUYLERVILLE NY 12871	(518)695-4665 N	020
018	JOHN C DELBUONO INC	PO BOX 585	MARCY NY 13403	(315)736-1411 Y	000
179	JOSEPH L RIZZO	1 E. PARK ROW, PO BOX 444	CLINTON NY 13323-0444	(315)853-1216 N	000
115	JOSEPH W MCPHILLIPS INC commerciallines@mcpins.com personallines@mcpins.com	PO BOX 2137	GLENS FALLS NY 12801	(518)792-5841 N	000
165	JUDY KING INSURANCE jjking02@adelphia.net	PO BOX 269 2 E MAIN ST	ST JOHNSVILLE NY 13452	(518)568-3147 N	165
183	JUDY KING INSURANCE jjking02@adelphia.net	PO BOX 269 2 E MAIN ST	ST JOHNSVILLE NY 13452	(518)568-3147 N	165
008	KEVLIN INSURANCE AGENCY kevinag@citlink.net	152 W MAIN STREET	JOHNSTOWN, NY 12095	(518)762-2205 N	050
050	KEVLIN INSURANCE AGENCY kevinag@citlink.net	152 W MAIN STREET	JOHNSTOWN NY 12095	(518)762-2205 N	050

AGNTLS 5/13/13 FULMONT MUTUAL INSURANCE COMPANY  
Agent Information List

#	NAME / E-MAIL	ADDRESS	PHONE	I	CMB
151	KING-CLARK CO INC	3415 ST RT 11	MALONE NY 12953	(150)056-4365 N	201
201	KING-CLARK CO INC svandusen@king-clarkins.com	PO BOX 500	FT COVINGTON NY 12937	(518)358-2291 N	151
057	KINOWSKI AGENCY INC KINOWSKI12010@YAHOO.COM	PO BOX 67	AMSTERDAM NY 12010	(518)843-1253 Y	057
085	KINOWSKI AGENCY INC kinowski@nycap.rr.com	108 N. PERRY ST	JOHNSTOWN NY 12095	(518)762-0211 Y	057
086	KINOWSKI AGENCY INC AKinowski@aol.com	1859 ALTAMONT AVE	ROTTERDAM NY 12303	(518)356-4499 Y	057
087	KINOWSKI AGENCY INC	PO BOX 67	AMSTERDAM NY 12010	(518)843-1253 Y	057
088	KINOWSKI AGENCY INC	PO BOX 67	AMSTERDAM NY 12010	(518)843-1253 Y	057
092	LABARGE AGENCY, INC	24 EAST STREET	MOOERS NY 12958	(518)236-7165 N	000
145	LEATHERSTOCKING AGENCY INC jlosborne@cnymail.com	125 FARRIER AVE	ONEIDA NY 13421	(518)673-2784 N	145
147	LEATHERSTOCKING AGENCY INC	125 FARRIER AVE	ONEIDA NY 13421	(315)361-4380 N	145
163	LEATHERSTOCKING AGENCY INC jlosborne@cnymail.com	125 FARRIER AVE	ONEIDA NY 13421	(315)361-4380 N	145
171	LEATHERSTOCKING AGENCY INC jlosborne@cnymail.com	125 FARRIER AVE	ONEIDA NY 13421	(315)361-4380 N	145
070	M.M. EISNOR INSURANCE AGENCY	4787 CLINTON ST	CLARK MILLS NY 13321	(315)853-8800 N	000
216	MACLLVENNIE & BROWN INS AG Brendan@mac-brown.com	PO BOX 7 10868 US RT 11	ADAMS, NY 13605	(315)232-4593 N	174
056	MANG INSURANCE AGENCY LLC mail@manginsurance.com	66 S BROAD ST SUITE 2	NORWICH NY 13815	(607)432-4000 Y	056
193	MARGARET LEACKFELDT	526 MCDUGALL RD	PATTERSONVILLE NY 12137	(000)000-0000 N	000
162	MARK D ALBANESE albaneseagency@citlink.net	135 E. STATE ST.	GLOVERSVILLE NY 12078	(518)725-3305 N	000
199	MARLENE A BENTON	RD #5	AMSTERDAM NEW YORK 12010	(000)000-0000 N	000
032	MICHAEL J CANAPE ciagroup1975@hotmail.com	90 GLENWOOD AVE	QUEENSBURY NY 12804	(518)743-8545 Y	117
208	MICHAEL J WHORRALL mikewhorrall@yahoo.com	219 CO RT 57 STOP 10	PHOENIX NY 13135	(315)695-1364 1	000
187	MICHAEL SMRTIC	324 CO HWY 131	JOHNSTOWN NY 12095	(000)000-0000 N	000
060	MILES B MARSHALL AGENCY pam@mbmarshall.com	PO BOX 89	HAMILTON NY 13346	(315)824-2811 Y	060
080	MILES B. MARSHALL INC CHARLENE@MBMARSHALL.COM	PO BOX 1000	MORRISVILLE NY 13408	(315)684-3911 Y	060
105	MLM INSURANCE AGENCY INC. kiana@westelcom.com sfahey@westelcom.com	PO BOX 40	WESTPORT NY 12993	(518)962-4467 N	105
203	MLM INSURANCE AGENCY-NEPHEW cnephew@nycap.rr.com sfahey@westelcom.com	PO BOX 40	WESTPORT NY 12993	(518)962-4467 N	105
039	MOHAWK MINDEN INS AGENCY joanne@fulmontmutual.com	PO BOX 453	JOHNSTOWN NY 12095	(518)762-3171 N	006
141	MOHAWK MINDEN INS AGENCY joanne@fulmontmutual.com	PO BOX 453	JOHNSTOWN NY 12095	(518)762-3171 N	006
142	MOHAWK MINDEN INS AGENCY joanne@fulmontmutual.com	PO BOX 453	JOHNSTOWN, NY 12095	(518)762-3171 N	006
144	MOHAWK MINDEN INS AGENCY joanne@fulmontmutual.com	PO BOX 453	JOHNSTOWN, NY 12095	(518)762-3171 N	006
043	NACKLEY AGENCY, INC. sharib@aia-ins.com	2 CAMPION RD	NEW HARTFORD, NY 13413	(315)732-2177 N	000
095	NBT INSURANCE AGENCY mail@manginsurance.com	66 S BROAD ST	NORWICH, NY 13815	(518)993-2341 Y	095

AGNTLS 5/13/13 FULMONT MUTUAL INSURANCE COMPANY  
Agent Information List

#	NAME / E-MAIL	ADDRESS	PHONE	I	CMB
021	THE INSURANCE DEPOT insdepot@nycap.rr.com	1128 HOOSICK RD	TROY NY 12180	(518)279-1190 N	000
111	THE PANGBURN GROUP LTD kpangburn@pangburngrouppltd.com gpangburn@pangburngrouppltd.com	PO BOX 3838 260 FAIR ST	KINGSTON, NY 12401	(845)853-8826 N	000
106	THOMAS G DELLUOMO TOMD@SZWINSURANCE.COM	PO BOX 0816	NEW HARTFORD, NY 13413	(315)793-3355 N	000
110	THOMAS R PERSSE persse@frontiernet.net	PO BOX 207 48 W MAIN ST	FONDA NY 12068	(518)853-5442 N	000
167	THOMAS R PERSSE persse@frontiernet.net	48 W MAIN ST	FONDA NY 12068	(518)853-5442 N	000
215	THOUSAND ISLANDS AGENCY Brendan@tiagency.com	PO BOX 456 853 JAMES ST	CLAYTON, NY 13624	(315)686-5536 N	174
053	TRUAX & SON INSURANCE	MAIN ST PO BOX 215	HAMMOND NY 13646	(315)324-5951 N	054
175	URBANKE ASSOCIATES INC surbankeinsurance@hotmail.com	214 E. MAIN ST.	FRANKFORT NY 13340	(315)894-9175 N	000
058	USI INSURANCE SERVICES LLC	PO BOX 1369	S GLENS FALLS NY 12803	(518)761-2900 Y	082
081	USI INSURANCE SERVICES LLC Processing@TDInsure.com	PO BOX 1369	S GLENS FALLS NY 12803	(518)761-2900 Y	069
082	USI INSURANCE SERVICES LLC	PO BOX 1369	S GLENS FALLS NY 12803	(518)761-2900 N	082
083	USI INSURANCE SERVICES LLC	PO BOX 1369	S GLENS FALLS NY 12803	(518)761-2900 N	082
131	USI INSURANCE SERVICES LLC	PO BOX 1369	S GLENS FALLS NY 12803	(518)761-2900 N	082
139	USI INSURANCE SERVICES LLC	PO BOX 1369	S GLENS FALLS NY 12803-1369	(518)761-2900 Y	069
069	USI INSURANCE SERVICES LLD	PO BOX 1369	S GLENS FALLS NY 12803	(518)761-2900 N	082
045	W.B. PAYNE CO INC	46 SCHUYLER ST PO BOX 373	BOONVILLE NY 13309	(315)942-4434 Y	045
046	W.B. PAYNE CO INC	7590 STATE ST	LOWVILLE NY 13367	(315)376-6021 Y	045
047	W.B. PAYNE CO INC	2113 GENESEE ST	UTICA NY 13501	(315)798-8071 Y	045
048	W.B. PAYNE CO INC	46 SCHUYLER ST	BOONVILLE NY 13309	(315)985-7736 Y	045
049	W.B. PAYNE CO INC	46 SCHUYLER ST	BOONVILLE NY 13309	(315)782-6700 Y	045
109	W.T. BURNS AGENCY INC sherry@wtburns.com	94 POULTNEY ST	WHITEHALL NY 12887	(518)499-1333 Y	000
078	WALTER E DAVIS III WALTERBUZZ@FRONTIERNET.NET	PO BOX 236	ST. JOHNSVILLE NY 13452	(518)568-2576 N	000
204	WARREN CANARY	1454 BAUM RD	ST JOHNSVILLE NY 13452	(518)568-7818 N	000
132	WIEDENKELLER INS AGENCY INC	171 MAIN ST	NEW PALTZ NY 12561	(845)255-4129 N	000
176	WINTERS AGENCY, INC.	199 PATENT RD	HARTWICK NY 13348	(607)965-8797 N	000

**Property Location:**

**Street Address:** 2240 SHY 29 **Community**  
**Section:** 164.0 **Block:** 2 **Lot:** 53.0 **Condo Suffix:** 0  
**SWIS(District):** 172800 **School District:** 172201  
**Property Class:** 464 **Open Building Permit**

**Ownership and Mailing Address:**

**Name:** FULMONT MUTUAL INSURANCE  
**Street:** PO BOX 487 JOHNSTOWN, N Y - 12095  
**Account Number:** 1

Land and Site Information		Associated Records for Parcel	0
Site Number	1	Site Overflow Records	0
Land Number	1	Last Land Item Record	2
Land Type	1	Depth Factor	0
Dimensions	0.00 x 0.00	Overall Property Condition	3
Total Area	Not Provided	Water and Sewer	Private and Private
Acres	12.10	Utilities	Electric
Site Property Class	464	Historic District	
Waterfront Property		Zoning	Commercial
Soil Rating		Easements	
East & North	507060 / 1102580	Site Land Estimate	\$13,600
Site Land Value	\$13,600	Site Excess Value Estimate	\$100
Site Total Value	\$0	Site Market Estimate	\$0

**Building and Improvement Information**

First Building Number	1	Number of Identical Buildings	1
Last Improvement Number	1	Last Use Number	2
Valuation District		Used as Code	- Walk-up Office
Construction Quality	20	Structure Code	Canopy, with slab
Condition	3	Dimension 1 x Dimension 2	288 x 0
Building Perimeter	292	Grade	C
Year Built	1988	Quantity	1
Gross Floor Area	4,992	Total Rental Area	4,992
Number of Stories	1	Non-Apartment Use	
Story Height	18	Total Apartment Units	0
Basement Square Footage	4,558	Total Rent	\$0
Number of Elevators	0		
Residential Area		Retail Area	
Office Area		Warehouse/Industrial Area	
Garage Area			

Assessment Data	Current	Prior Year	2nd Prior Year		
Land	\$27,000.00	\$27,000.00	\$27,000.00	County Taxable	\$289,500.00
Building	\$262,500.00	\$262,500.00	\$262,500.00	Town Taxable Value	\$289,500.00
Total	\$289,500.00	\$289,500.00	\$289,500.00	School Taxable	\$289,500.00
Date of Roll	99			Village Taxable	\$0.00
				County Exempt	\$0.00
School Relevy	0			School Exempt	\$0.00
Village Relevy	0			Village Exempt	\$0.00
Special Districts	1			Total Exemptions	1

#### Sales Information

Additional Sales	1	Associated Sale	
"Arm's Length"	N	Number of Parcels	11
Seller (Grantor)	F M SCION SERVICE CORP	Mortgage Number	33
Buyer (Grantee)	FULMONT MUTUAL INSURANCE	Book/Page	:
Sale Price	\$184,384	Bank Code	720
Sale Date	6/2/1992	Land Assess at Sale	\$0
Deed Date	06/02/92	Total Assess at Sale	\$0
Deed Type		Assessment Year	91
Liber/Page	705: 1	Commentary 1	

# **Fulmont Mutual Insurance Company and FM Scion List of Automobiles**

<u>Year</u>	<u>Make</u>	<u>VIN #</u>	<u>Date &amp; Amt.</u>	<u>Estimate</u> <u>Replace</u>	
2003	Chevrolet	1G1ND52JX3M503778	5/08- \$8000. FMS	- 0-	Extra car
2004	Chrysler	2CEHD36M44H621833	5/08 3907.FMS	20,000.	Marlene
	Note the Chrysler was leased – at the end of the lease we purchased the car				
2010	Equinox Chev	2CNFLCEW4A6276993	1/10 -\$24,600. FMIC	20,000.	Roger
2007	Equinox-Chev	2CNDL13F576105841	7/10- \$13,261. FMS	20,000.	Mike
2009	Chev Impala	2G1WT57N291163792	12/08-\$22.290.. FMIC	20,000.	Deb

FYE: 12/31/2012

Asset	id	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
<b>Group: 2012 - RE ADDITIONS</b>												
143		NEW CELLAR WINDOWS - SMC	11/15/12	1,575.00	0.00c	0.00	0.00	19.69	19.69	1,555.31	S/L	10.0
144		DRAINAGE DITCH	12/21/12	1,701.00	0.00c	0.00	0.00	21.26	21.26	1,679.74	S/L	10.0
		<b>2012 - RE ADDITIONS</b>		<b>3,276.00</b>	<b>0.00c</b>	<b>0.00</b>	<b>0.00</b>	<b>40.95</b>	<b>40.95</b>	<b>3,235.05</b>		
<b>Group: A/C 19101 - 04 BLAZER NEW</b>												
141		2010 CHEVY EQUINOX	1/29/10	30,199.85	0.00	0.00	6,285.00	2,950.00	9,235.00	20,964.85	S/L	5.0
		<b>A/C 19101 - 04 BLAZER NEW</b>		<b>30,199.85</b>	<b>0.00c</b>	<b>0.00</b>	<b>6,285.00</b>	<b>2,950.00</b>	<b>9,235.00</b>	<b>20,964.85</b>		
<b>Group: A/C 19103 - 09 CHEVY IMPA</b>												
124		Chevy, Impala	12/19/08	22,290.04	0.00	0.00	13,374.03	4,458.01	17,832.04	4,458.00	S/L	5.0
		<b>A/C 19103 - 09 CHEVY IMPA</b>		<b>22,290.04</b>	<b>0.00c</b>	<b>0.00</b>	<b>13,374.03</b>	<b>4,458.01</b>	<b>17,832.04</b>	<b>4,458.00</b>		
<b>Group: A/C 19302 - HOME</b>												
15		MEMORY JET III	5/10/93	220.07	0.00	0.00	220.07	0.00	220.07	0.00	S/L	5.0
16		SOFTWARE	9/27/93	99.90	0.00	0.00	99.90	0.00	99.90	0.00	S/L	5.0
17		SOFTWARE	7/06/93	62.48	0.00	0.00	62.48	0.00	62.48	0.00	S/L	5.0
18		SOFTWARE	11/11/93	202.90	0.00	0.00	202.90	0.00	202.90	0.00	S/L	5.0
19		VARIOUS SOFTWARE.	9/15/95	713.15	0.00	0.00	713.15	0.00	713.15	0.00	S/L	5.0
26		COMPUTER SOFTWARE.	6/15/84	7,226.30	0.00	0.00	6,865.30	0.00	6,865.30	361.00	PRE	5.0
27		COMPUTER SOFTWARE ( PER I	6/15/85	17,319.00	0.00	0.00	16,453.00	0.00	16,453.00	866.00	PRE	5.0
28		VARIOUS	6/15/86	3,995.00	0.00	0.00	3,995.00	0.00	3,995.00	0.00	PRE	5.0
29		ADI.	6/15/87	2,100.00	0.00	0.00	2,100.00	0.00	2,100.00	0.00	S/L	5.0
30		REW COMPLIANCE FIRE	6/15/87	1,025.00	0.00	0.00	1,025.00	0.00	1,025.00	0.00	S/L	5.0
31		IBM SOFTWARE	6/15/87	240.00	0.00	0.00	240.00	0.00	240.00	0.00	S/L	5.0
32		DOCUMENT SYSTEM 36 SOFTW	1/22/90	935.00	0.00	0.00	935.00	0.00	935.00	0.00	S/L	5.0
33		COMPUTER SOFTWARE.	2/15/91	195.00	0.00	0.00	195.00	0.00	195.00	0.00	S/L	5.0
34		SOFTWARE	3/15/92	45.03	0.00	0.00	45.03	0.00	45.03	0.00	200DB	5.0
35		SOFTWARE	10/15/92	4,139.83	0.00	0.00	4,139.83	0.00	4,139.83	0.00	200DB	5.0
36		HARDWARE.	12/15/92	244.28	0.00	0.00	244.28	0.00	244.28	0.00	200DB	5.0
37		HARDWARE & SOFTWARE	8/14/93	852.65	0.00	0.00	852.65	0.00	852.65	0.00	S/L	5.0
38		SOFTWARE	8/16/93	70.49	0.00	0.00	70.49	0.00	70.49	0.00	S/L	5.0
39		SOFTWARE	7/06/93	74.45	0.00	0.00	74.45	0.00	74.45	0.00	S/L	5.0
40		EQUIPMENT.	6/15/86	1,230.50	0.00	0.00	1,230.50	0.00	1,230.50	0.00	PRE	10.0
66		VARIOUS SOFTWARE	9/15/98	159.33	0.00	0.00	159.33	0.00	159.33	0.00	S/L	3.0
67		CONNECTRONIX	11/18/98	470.00	0.00	0.00	470.00	0.00	470.00	0.00	S/L	3.0
68		INA COM INFO SYSTEM	11/23/98	1,014.85	0.00	0.00	1,014.85	0.00	1,014.85	0.00	S/L	5.0
69		INA COM INFO SYSTEM	12/22/98	1,087.88	0.00	0.00	1,087.88	0.00	1,087.88	0.00	S/L	5.0
70		INA COM INFO	12/31/98	1,752.66	0.00	0.00	1,752.66	0.00	1,752.66	0.00	S/L	5.0
89		SOFTWARE	7/15/99	60.99	0.00	0.00	60.99	0.00	60.99	0.00	S/L	3.0
90		POSTMASTER - SOFTWARE	10/22/99	43.53	0.00	0.00	43.53	0.00	43.53	0.00	S/L	3.0
91		SOFTWARE	8/17/99	858.00	0.00	0.00	858.00	0.00	858.00	0.00	S/L	3.0
92		MICROWAREHOUSE	10/22/99	295.06	0.00	0.00	295.06	0.00	295.06	0.00	S/L	3.0
93		SOFTWARE - SCION	11/03/99	447.99	0.00	0.00	447.99	0.00	447.99	0.00	S/L	3.0



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<b>Group: A/C 19302 - HOME (continued)</b>												
94		SOFTWARE	11/29/99	120.00	0.00	0.00	120.00	0.00	120.00	0.00	S/L	3.0
101		SOFTWARE	3/01/00	665.60	0.00	0.00	665.60	0.00	665.60	0.00	S/L	5.0
102		SOFTWARE	3/01/00	332.80	0.00	0.00	332.80	0.00	332.80	0.00	S/L	5.0
103		SOFTWARE	3/24/00	2,613.54	0.00	0.00	2,613.54	0.00	2,613.54	0.00	S/L	3.0
104		SOFTWARE	8/21/00	780.65	0.00	0.00	780.65	0.00	780.65	0.00	S/L	3.0
105		SOFTWARE	9/18/00	1,193.18	0.00	0.00	1,193.18	0.00	1,193.18	0.00	S/L	3.0
106		SOFTWARE	12/20/00	145.08	0.00	0.00	145.08	0.00	145.08	0.00	S/L	3.0
109		SOFTWARE	6/03/02	1,053.49	0.00	0.00	1,053.49	0.00	1,053.49	0.00	Amort	3.0
<b>A/C 19302 - HOME</b>				<b>54,085.66</b>	<b>0.00c</b>	<b>0.00</b>	<b>52,858.66</b>	<b>0.00</b>	<b>52,858.66</b>	<b>1,227.00</b>		
<b>Group: A/C 19305 - PC XT COMPUTE</b>												
41		PC XT COMPUTER.	10/31/86	6,081.90	0.00	0.00	6,081.90	0.00	6,081.90	0.00	S/L	5.0
42		PC XT COMPUTER	6/15/87	3,661.54	0.00	0.00	3,661.54	0.00	3,661.54	0.00	S/L	5.0
43		SOFTWARE	12/15/92	52.43	0.00	0.00	52.43	0.00	52.43	0.00	200DB	5.0
44		TYPEWRITER W/PRINTER	9/20/93	160.50	0.00	0.00	160.50	0.00	160.50	0.00	S/L	5.0
45		GLOBAL SUPPLIES	7/25/94	703.20	0.00	0.00	703.20	0.00	703.20	0.00	S/L	5.0
46		COMPUTER	1/15/95	1,150.39	0.00	0.00	1,150.39	0.00	1,150.39	0.00	S/L	5.0
47		EQUIPMENT	1/15/95	372.85	0.00	0.00	372.85	0.00	372.85	0.00	S/L	5.0
48		FAX SCANNER	7/03/96	181.22	0.00	0.00	181.22	0.00	181.22	0.00	S/L	5.0
49		HP DESKJET 855C/PC & MAC - C	4/26/96	440.69	0.00	0.00	440.69	0.00	440.69	0.00	S/L	5.0
50		DEDICATOR ULTRA 400	5/03/96	106.95	0.00	0.00	106.95	0.00	106.95	0.00	S/L	3.0
51		XJACK FAX/MODEM	4/23/96	76.95	0.00	0.00	76.95	0.00	76.95	0.00	S/L	3.0
52		NETWORK CARDS - AT - 200T P	5/02/96	86.90	0.00	0.00	86.90	0.00	86.90	0.00	S/L	3.0
<b>A/C 19305 - PC XT COMPUTE</b>				<b>13,075.52</b>	<b>0.00c</b>	<b>0.00</b>	<b>13,075.52</b>	<b>0.00</b>	<b>13,075.52</b>	<b>0.00</b>		
<b>Group: A/C 19306 - FAX MACHINE</b>												
53		FAX MACHINE	6/15/88	2,455.65	0.00	0.00	2,455.65	0.00	2,455.65	0.00	S/L	5.0
<b>A/C 19306 - FAX MACHINE</b>				<b>2,455.65</b>	<b>0.00c</b>	<b>0.00</b>	<b>2,455.65</b>	<b>0.00</b>	<b>2,455.65</b>	<b>0.00</b>		
<b>Group: a/c 19310 - WEST EQUIPMEN</b>												
81		BARCODER	5/30/95	208.65	0.00	0.00	208.65	0.00	208.65	0.00	200DB	5.0
82		PHOTOCOPIER	5/30/95	1,813.65	0.00	0.00	1,813.65	0.00	1,813.65	0.00	200DB	5.0
83		BROTHER FAX 1250	7/22/96	427.99	0.00	0.00	427.99	0.00	427.99	0.00	200DB	5.0
<b>a/c 19310 - WEST EQUIPMEN</b>				<b>2,450.29</b>	<b>0.00c</b>	<b>0.00</b>	<b>2,450.29</b>	<b>0.00</b>	<b>2,450.29</b>	<b>0.00</b>		
<b>Group: A/C 19312 PHONE SYSTEM</b>												
100		PHONE SYSTEM	12/01/00	16,379.05	0.00	0.00	16,379.05	0.00	16,379.05	0.00	S/L	5.0
114		NEW PHONE SYSTEM	8/20/03	969.16	0.00	0.00	969.16	0.00	969.16	0.00	S/L	5.0
<b>A/C 19312 PHONE SYSTEM</b>				<b>17,348.21</b>	<b>0.00c</b>	<b>0.00</b>	<b>17,348.21</b>	<b>0.00</b>	<b>17,348.21</b>	<b>0.00</b>		

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<b>Group: A/C 19314 - 2001 PURCHASE</b>											
107	ADDITIONAL PHONE SYSTEM	2/26/01	5,018.30	0.00	0.00	5,018.30	0.00	5,018.30	0.00	S/L	5.0
	A/C 19314 - 2001 PURCHASE		5,018.30	0.00c	0.00	5,018.30	0.00	5,018.30	0.00		
<b>Group: A/C 19318 - 08 COMPUTER P</b>											
125	08 COMPUTER PURCHASE	12/15/08	11,895.83	0.00	0.00	11,895.83	0.00	11,895.83	0.00	S/L	3.0
	A/C 19318 - 08 COMPUTER P		11,895.83	0.00c	0.00	11,895.83	0.00	11,895.83	0.00		
<b>Group: A/C 19320 - FLORIDA/AS400</b>											
116	FLORIDA/AS400	10/29/04	9,700.76	0.00	0.00	9,700.76	0.00	9,700.76	0.00	S/L	3.0
117	FLORIDA/AS400	1/10/05	1,871.94	0.00	0.00	1,871.94	0.00	1,871.94	0.00	S/L	3.0
	A/C 19320 - FLORIDA/AS400		11,572.70	0.00c	0.00	11,572.70	0.00	11,572.70	0.00		
<b>Group: A/C 19325 - 09 COMP SOFTW</b>											
129	BOP SYSTEM	9/15/09	15,250.00	0.00	0.00	7,116.67	3,050.00	10,166.67	5,083.33	S/L	5.0
130	2010 SOFTWARE PURCHASES	11/30/10	1,597.91	0.00	0.00	359.53	319.58	679.11	918.80	S/L	5.0
136	10 SOFTWARE	1/18/10	1,500.00	0.00	0.00	562.50	300.00	862.50	637.50	S/L	5.0
137	10 SOFTWARE	10/04/10	1,200.00	0.00	0.00	270.00	240.00	510.00	690.00	S/L	5.0
	A/C 19325 - 09 COMP SOFTW		19,547.91	0.00c	0.00	8,308.70	3,909.58	12,218.28	7,329.63		
<b>Group: A/C 19330 - IMPROVEMENTS</b>											
131	2010 IMPROVEMENTS	11/30/10	6,423.76	0.00	0.00	1,032.39	917.68	1,950.07	4,473.69	S/L	7.0
	A/C 19330 - IMPROVEMENTS		6,423.76	0.00c	0.00	1,032.39	917.68	1,950.07	4,473.69		
<b>Group: A/C 19332 2010 NEW PHONE</b>											
132	2010 NEW PHONE SYSTEM	12/22/10	10,795.30	0.00	0.00	2,428.94	2,159.06	4,588.00	6,207.30	S/L	5.0
	A/C 19332 2010 NEW PHONE		10,795.30	0.00c	0.00	2,428.94	2,159.06	4,588.00	6,207.30		
<b>Group: A/C 19334 - 2010 BLUETOOT</b>											
133	2010 BLUETOOTH HEADSETS	12/31/10	1,279.32	0.00	0.00	287.84	255.86	543.70	735.62	S/L	5.0
	A/C 19334 - 2010 BLUETOOT		1,279.32	0.00c	0.00	287.84	255.86	543.70	735.62		
<b>Group: A/C 19336 - 2010 NEW SERV</b>											
135	2010 NEW SERVER	12/31/10	15,000.00	0.00	0.00	3,375.00	3,000.00	6,375.00	8,625.00	S/L	5.0
	A/C 19336 - 2010 NEW SERV		15,000.00	0.00c	0.00	3,375.00	3,000.00	6,375.00	8,625.00		

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<b>Group: A/C 19338 FIREWALL</b>												
145		FIREWALL	7/15/12	1,671.84	0.00c	835.92	0.00	940.41	940.41	731.43	S/L	3.0
A/C 19338 FIREWALL												
				1,671.84	0.00c	835.92	0.00	940.41	940.41	731.43		
<b>Group: A/C 19411 - B&amp;I</b>												
54		PER SCHEDULE	6/15/88	35,614.58	0.00	0.00	26,572.50	1,130.62	27,703.12	7,911.46	S/L	31.5
55		FIRE ALARM/SMOKE DETECTC	12/15/93	910.00	0.00	0.00	910.00	0.00	910.00	0.00	S/L	7.0
95		IMPROVEMENTS(556+600+760)	4/15/99	1,916.00	0.00	0.00	1,916.00	0.00	1,916.00	0.00	S/L	10.0
A/C 19411 - B&I												
				38,440.58	0.00c	0.00	29,398.50	1,130.62	30,529.12	7,911.46		
<b>Group: A/C 19414 -J'TOWN INTERIO</b>												
57		RUGS, DRAPES	6/15/87	12,043.78	0.00	0.00	12,043.78	0.00	12,043.78	0.00	S/L	7.0
58		PER SCHEDULE	6/15/88	7,011.97	0.00	0.00	7,011.97	0.00	7,011.97	0.00	S/L	7.0
A/C 19414 -J'TOWN INTERIO												
				19,055.75	0.00c	0.00	19,055.75	0.00	19,055.75	0.00		
<b>Group: A/C 19415 B&amp;I</b>												
59		HEAT & PLUMBING(PER SCHEI	6/15/88	1,554.03	0.00	0.00	1,156.31	49.33	1,205.64	348.39	S/L	31.5
110		HEATING SYSTEM	2/14/02	7,495.00	0.00	0.00	7,432.54	62.46	7,495.00	0.00	S/L	10.0
121		PLUMBING & HEATING	6/23/06	3,431.80	0.00	0.00	1,887.49	343.18	2,230.67	1,201.13	S/L	10.0
A/C 19415 B&I												
				12,480.83	0.00c	0.00	10,476.34	454.97	10,931.31	1,549.52		
<b>Group: A/C 19416 - ELECTRIC</b>												
60		PER SCHEDULE	6/15/88	4,497.72	0.00	0.00	3,359.98	142.78	3,502.76	994.96	S/L	31.5
96		ELECTRICAL	5/19/99	997.32	0.00	0.00	997.32	0.00	997.32	0.00	S/L	10.0
97		ELECTRICAL	6/01/99	250.00	0.00	0.00	250.00	0.00	250.00	0.00	S/L	10.0
A/C 19416 - ELECTRIC												
				5,745.04	0.00c	0.00	4,607.30	142.78	4,750.08	994.96		
<b>Group: A/C 19513 - HOME OFFICE</b>												
61		BUILDING	6/02/92	164,384.70	0.00	0.00	102,201.66	5,218.56	107,420.22	56,964.48	S/L	31.5
113		CARPET	7/03/03	8,000.00	0.00	0.00	8,000.00	0.00	8,000.00	0.00	S/L	7.0
A/C 19513 - HOME OFFICE												
				172,384.70	0.00c	0.00	110,201.66	5,218.56	115,420.22	56,964.48		
<b>Group: A/C 19515 - LAND IMPROVEMENTS</b>												
62		PARKING LOT LANDSCAPING,\	6/02/92	12,000.00	0.00	0.00	11,750.00	250.00	12,000.00	0.00	S/L	20.0
63		DRIVEWAY SEALANT	7/15/94	1,040.00	0.00	0.00	1,040.00	0.00	1,040.00	0.00	S/L	10.0
71		PARKING LOT IMPROVEMENTS	6/25/98	2,985.00	0.00	0.00	2,985.00	0.00	2,985.00	0.00	S/L	10.0
A/C 19515 - LAND IMPROVEMENTS												
				16,025.00	0.00c	0.00	15,775.00	250.00	16,025.00	0.00		

## Tax Asset Detail 1/01/12 - 12/31/12

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<u>Group: A/C 19537 - ELECTRICAL UP</u>											
123	ELECTRICAL UPDATE 05/07 A/C 19537 - ELECTRICAL UP	5/01/07	16,288.00 16,288.00	0.00 0.00c	0.00 0.00	1,931.59 1,931.59	417.64 417.64	2,349.23 2,349.23	13,938.77 13,938.77	S/L	39.0
<u>Group: A/C 19540 - 07/08 EXPANSI</u>											
126	07/08 EXPANSION A/C 19540 - 07/08 EXPANSI	8/15/08	31,220.03 31,220.03	0.00 0.00c	0.00 0.00	2,700.47 2,700.47	790.38 790.38	3,490.85 3,490.85	27,729.18 27,729.18	S/L	39.5
<u>Group: A/C 19542 - 10/8 OIL TANK</u>											
127	NEW OIL TANK A/C 19542 - 10/8 OIL TANK	10/06/08	3,000.00 3,000.00	0.00 0.00c	0.00 0.00	975.00 975.00	300.00 300.00	1,275.00 1,275.00	1,725.00 1,725.00	S/L	10.0
<u>Group: A/C 19544 - 2010 PARKING</u>											
138	2010 PARKING LOT A/C 19544 - 2010 PARKING	8/09/10	12,500.00 12,500.00	0.00 0.00c	0.00 0.00	859.38 859.38	625.00 625.00	1,484.38 1,484.38	11,015.62 11,015.62	S/L	20.0
<u>Group: A/C 19546 - 2010 CARPET</u>											
139	2010 NEW CARPET A/C 19546 - 2010 CARPET	11/23/10	10,061.52 10,061.52	0.00 0.00c	0.00 0.00	1,131.92 1,131.92	1,006.15 1,006.15	2,138.07 2,138.07	7,923.45 7,923.45	S/L	10.0
<u>Group: A/C 19548 - 2011 ACQ</u>											
142	LENNOX AIR CONDITIONER A/C 19548 - 2011 ACQ	6/14/11	4,690.00 4,690.00	0.00 0.00c	0.00 0.00	234.50 234.50	312.67 312.67	547.17 547.17	4,142.83 4,142.83	S/L	15.0
<u>Group: A/C 19551 - LAND</u>											
64	LAND A/C 19551 - LAND	6/02/92	8,000.00 8,000.00	0.00 0.00c	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	8,000.00 8,000.00	Memo	0.0
<u>Group: A/C 19552 - IMPROVEMENTS</u>											
65	PARKING LOT PAVING A/C 19552 - IMPROVEMENTS	7/15/93	10,500.00 10,500.00	0.00 0.00c	0.00 0.00	10,500.00 10,500.00	0.00 0.00	10,500.00 10,500.00	0.00 0.00	S/L	20.0
<u>Group: A/C 19553 - RETAINING WAL</u>											
112	RETAINING WALL LANDSCAP	6/08/03	6,006.00	0.00	0.00	3,403.40	400.40	3,803.80	2,202.20	S/L	15.0

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Asset	d	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
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**Group: A/C 19553 - RETAINING WAL (continued)****A/C 19553 - RETAINING WAL**

6,006.00

0.00c

0.00

3,403.40

400.40

3,803.80

2,202.20

**Group: A/C 19555 - 06/08 IMPROVE**

128 06/08 IMPROVEMENTS

7/15/08

3,500.00

0.00

0.00

816.66

233.33

1,049.99

2,450.01

S/L

15.0

**A/C 19555 - 06/08 IMPROVE**

3,500.00

0.00c

0.00

816.66

233.33

1,049.99

2,450.01

**Group: A/C19301 - HOME**

7	TYPEWRITERS, ETC.	6/15/87	4,992.62	0.00	0.00	4,992.62	0.00	4,992.62	0.00	200DB	7.0
8	VARIOUS( PER SCHEDULE)	6/15/88	7,529.94	0.00	0.00	7,529.94	0.00	7,529.94	0.00	S/L	7.0
9	PAPER FOLDER	5/06/91	1,204.82	0.00	0.00	1,204.82	0.00	1,204.82	0.00	S/L	7.0
10	BMC CALCULATOR	3/15/92	133.86	0.00	0.00	133.86	0.00	133.86	0.00	200DB	5.0
11	CHAIRS	6/15/92	477.96	0.00	0.00	477.96	0.00	477.96	0.00	200DB	5.0
12	BMC CALCULATOR	7/15/92	143.38	0.00	0.00	143.38	0.00	143.38	0.00	200DB	5.0
13	EQUIPMENT	4/06/93	1,065.85	0.00	0.00	1,065.85	0.00	1,065.85	0.00	S/L	7.0
14	FURNITURE	4/18/94	191.53	0.00	0.00	191.53	0.00	191.53	0.00	S/L	7.0
20	VARIOUS( PER OLD SCHEDULE)	6/15/75	29,407.22	0.00	0.00	29,407.22	0.00	29,407.22	0.00	S/L	7.0
21	VACUUM CLEANER	6/15/85	256.79	0.00	0.00	243.79	0.00	243.79	13.00	PRE	5.0
22	PCXT	6/15/85	2,814.90	0.00	0.00	2,814.90	0.00	2,814.90	0.00	PRE	5.0
23	AIR CONDITIONER	6/15/85	245.03	0.00	0.00	77.03	0.00	77.03	168.00	PRE	5.0
24	DESK/CHAIRS	6/15/85	300.00	0.00	0.00	300.00	0.00	300.00	0.00	PRE	5.0
25	VARIOUS( PER SCHEDULE)	10/31/86	6,371.85	0.00	0.00	6,371.85	0.00	6,371.85	0.00	200DB	10.0
88	EQUIPMENT	9/30/99	278.17	0.00	0.00	278.17	0.00	278.17	0.00	S/L	3.0
99	APPLIANCE	4/14/00	640.93	0.00	0.00	640.93	0.00	640.93	0.00	S/L	5.0
<b>A/C19301 - HOME</b>			56,054.85	0.00c	0.00	55,873.85	0.00	55,873.85	181.00		

**Group: A/C19301-NORTH OFFICE**

1	FILE CABINETS, ETC.	6/15/85	1,177.00	0.00	0.00	1,118.00	0.00	1,118.00	59.00	PRE	5.0
2	EQUIPMENT	6/15/87	1,208.16	0.00	0.00	1,208.16	0.00	1,208.16	0.00	200DB	7.0
3	EQUIPMENT	6/15/87	4,510.00	0.00	0.00	4,510.00	0.00	4,510.00	0.00	200DB	7.0
4	EQUIPMENT	6/15/87	275.00	0.00	0.00	275.00	0.00	275.00	0.00	200DB	7.0
5	EQUIPMENT	6/15/87	140.17	0.00	0.00	140.17	0.00	140.17	0.00	200DB	7.0
6	PER SCHEDULE	6/15/88	499.55	0.00	0.00	499.55	0.00	499.55	0.00	200DB	7.0
<b>A/C19301-NORTH OFFICE</b>			7,809.88	0.00c	0.00	7,750.88	0.00	7,750.88	59.00		

**Group: WEST TAX ITEMS ONLY**

84	RICOH FAX AND 2 PHONES	10/28/92	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.0
85	4862 DATA GENERAL COMPUT.	4/14/93	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.0
86	PAPER SHREDDER	4/16/93	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.0
87	COMPUTER TERMINAL	8/04/93	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.0
<b>WEST TAX ITEMS ONLY</b>			0.00	0.00c	0.00	0.00	0.00	0.00	0.00		

FYE: 12/31/2012

## Tax Asset Detail 1/01/12 - 12/31/12

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Asset	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
Grand Total			662,148.36	0.00c	835.92	427,459.26	29,914.05	457,373.31	204,775.05		

## **SUPPLIES EACH DEPARTMENT SHOULD HAVE OFF PREMISES**

It is important to remember that after a fire or total destruction of a building, the building is often off limits for several days. Each member of the management team will analyze their needs and prepare a list of the items and forms that they need to keep off premises and periodically review and update the list.

To prepare for continuing business at an alternate site each department manager and/or office should keep at their homes, or in their car, duplicates of the following.

1. A small supply of forms applicable to their department.
2. A copy of the latest FMIC DERRP.
3. Personnel files – if applicable.
4. Back up media pertaining to their department work.
5. Keys to desk and files and combinations to the safes.
6. A supply of address labels applicable to their department.
7. Pens, pencils, paper, tape, stapler, paper clips, envelopes, stamps, calculator, and anything that would pertain to their department.

## FM SCION SERVICE CORP

### INTRODUCTION:

The purpose of the Plan is to:

1. Reduce the risk of the loss (of data and work) from a disaster.
2. Protect company assets.
3. Minimize the economic loss.
4. Ensure organizational stability.
5. Set up an orderly plan to continue business.

The plan will address major disasters. It will be periodically reviewed and updated to help ensure that it is adequate.

The Plan is designed to be implemented using the intelligent organized team approach.

Although all employees would be involved with the recovery plan, the success of the plan depends on the management team of officers and department managers.

Each person must familiarize themselves with the entire plan so that they will be ready to carry out not only their own designated duties but also that of other team members should the need arise. The Management of Coordinating team consists of the President and Secretary Treasurer of Fulmont Mutual Insurance Company, the parent company of FM Scion Service Corp.

A copy of the plan will be given to each member of the management team and at least two members of the FM Scion Board of Directors. A copy will also be kept in the safe deposit boxes at Key Bank, Comrie Avenue, Johnstown, New York.

The major asset of Scion is the contract with Wayne Shepard which consists of the sale of the Real Estate, **located at 192 Champlain Ave. Westport, NY** and the book of business of **MLM Agency Inc.** The Real Estate remains in the name of WMLM (now merged with FM Scion) until the contract is paid in full.

The contract is in our safety deposit box at Key Bank, Johnstown, NY. A summary of the key points are as follows:

- Contract amount to include the appraised value of the Real Estate which was appraised at \$180,000. The book of business which is being valued at 1 ¾ % times the yearly commission earned. Please note that the commission earned is less the contingent commission.
- The interest rate will be 7% calculated on the unpaid balance. Payments will be monthly for 15 years – based on an amortization schedule. Prepayment of the contract in full or additional monthly payments will be allowed without any penalty.



- The deed and title to the property will be transferred from FM Scion Service Corp - previously Westport MLM Agency Inc. to Wayne Shepard after full payment of the contract.
- In exchange for rent to FM Scion Service Corp- Wayne Shepard will be paying all R/E expenses. Such as, but not limited to maintenance of the property, utilities, real estate and other utility taxes. We have also agreed that Wayne should retain the rental income from the private renter.
- Wayne has agreed to purchase a declining balance life insurance policy to cover the contract with Westport MLM Agency Inc. as the beneficiary.
- Wayne Shepard will operate the insurance business under his own property casualty and/or broker license. Westport MLM Agency Inc. will be released from all responsibilities due or owed to Insurance Companies doing business with the agency.
- Wayne Shepard will assume all responsibility for any leased vehicles and/or any other furniture or equipment currently under lease. The interest of Westport MLM Agency Inc. will be released from the lessor.
- The Contract will be carried as a non – admitted asset on the FM Scion balance sheet.
- The value of the Real Estate asset will not be increased on the balance sheet.

FM Scion Service Corp. has bank accounts and investments with Key Bank.

There is also a large agency book of business placed with Fulmont Mutual Insurance Company. In addition there are a few policies brokered with RLI Insurance Company.

In addition Scion has two software clients and all of the information and programs are backed up either on cloud or the AS400 located in Florida.

#### DIRECTOR DIRECTORY:

See the listings for Fulmont - all directors of FM Scion Service Corp. are also directors of Fulmont.

**Tax Asset Detail 12/01/11 - 11/30/12**

Asset	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
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**Group:**

325	COMPUTERS	1/14/03	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.0
		No Group	0.00	0.00c	0.00	0.00	0.00	0.00	0.00		

**Group: 2000 PURCHASES - A/C 1443**

287	SUPERSTACKERS - INSIGHT	12/23/99	2,128.37	2,128.37	0.00	2,128.37	0.00	2,128.37	0.00	200DB	5.0
288	ERGO COMPUTING	1/27/00	551.00	551.00	0.00	551.00	0.00	551.00	0.00	S/L	5.0
289	SYSTEM AS 400	2/04/00	738.30	738.30	0.00	738.30	0.00	738.30	0.00	S/L	5.0
291	MONITOR - MICROWAREHOU	4/25/00	402.56	402.56	0.00	402.56	0.00	402.56	0.00	200DB	5.0
292	SCANJET	4/25/00	1,167.98	1,167.98	0.00	1,167.98	0.00	1,167.98	0.00	200DB	5.0
293	MONITOR - BARB	5/22/00	406.58	406.58	0.00	406.58	0.00	406.58	0.00	200DB	5.0
294	SCANNERS AND OTHER	6/12/00	1,452.34	1,452.34	0.00	1,452.34	0.00	1,452.34	0.00	200DB	5.0
295	CAMERA - INSIGHT	6/27/00	733.00	733.00	0.00	733.00	0.00	733.00	0.00	200DB	3.0
296	SCANNER - INSIGHT	7/24/00	492.96	492.96	0.00	492.96	0.00	492.96	0.00	200DB	5.0
297	COMPUTERS	8/04/00	2,559.51	2,559.51	0.00	2,559.51	0.00	2,559.51	0.00	200DB	5.0
298	COMPUTERS	8/15/00	4,171.80	4,171.80	0.00	4,171.80	0.00	4,171.80	0.00	200DB	5.0
299	COMPAQ PRESARIO	9/05/00	688.00	688.00	0.00	688.00	0.00	688.00	0.00	200DB	5.0
300	SCANNER	9/18/00	1,263.00	1,263.00	0.00	1,263.00	0.00	1,263.00	0.00	200DB	5.0
	<b>2000 PURCHASES - A/C 1443</b>		<b>16,755.40</b>	<b>0.00c</b>	<b>0.00</b>	<b>16,755.40</b>	<b>0.00</b>	<b>16,755.40</b>	<b>0.00</b>		

**Group: 2001 PURCHASES**

301	CD ROM	1/26/01	170.13	0.00	0.00	170.13	0.00	170.13	0.00	S/L	3.0
302	COMPUTER	3/15/01	853.86	0.00	0.00	853.86	0.00	853.86	0.00	200DB	5.0
303	HP PAVILION	3/20/01	890.00	0.00	0.00	890.00	0.00	890.00	0.00	200DB	5.0
304	HP PAILION	3/20/01	890.00	0.00	0.00	890.00	0.00	890.00	0.00	200DB	5.0
305	HARDWARE	3/21/01	333.00	0.00	0.00	333.00	0.00	333.00	0.00	200DB	3.0
306	3 HP SCANJET	6/11/01	1,456.00	0.00	0.00	1,456.00	0.00	1,456.00	0.00	200DB	5.0
307	HP LASER JET AND PRINTER	5/14/01	1,992.99	0.00	0.00	1,992.99	0.00	1,992.99	0.00	200DB	5.0
308	SERVER AND FIREWALL	5/08/01	12,444.07	4,000.00	0.00	12,444.07	0.00	12,444.07	0.00	200DB	5.0
309	NOTEBOOK COMPUTER	12/11/00	2,923.00	0.00	0.00	2,923.00	0.00	2,923.00	0.00	200DB	5.0
310	HARD DRIVE	5/25/01	529.65	0.00	0.00	529.65	0.00	529.65	0.00	200DB	5.0
311	NOTEBOOK - GATEWAY - DICK	9/14/01	1,967.73	0.00	590.32	1,967.73	0.00	1,967.73	0.00	200DB	5.0
312	NEW PRINTER - CONNECTING E	5/14/01	620.00	0.00	0.00	620.00	0.00	620.00	0.00	200DB	5.0
313	CONNECTING EDGE	6/26/01	920.00	0.00	0.00	920.00	0.00	920.00	0.00	200DB	5.0
314	DYNALFLAT MONITOR	7/11/01	211.99	0.00	0.00	211.99	0.00	211.99	0.00	200DB	5.0
315	INSIGHT	11/14/01	709.00	0.00	212.70	709.00	0.00	709.00	0.00	200DB	5.0
	<b>2001 PURCHASES</b>		<b>26,911.42</b>	<b>0.00c</b>	<b>803.02</b>	<b>26,911.42</b>	<b>0.00</b>	<b>26,911.42</b>	<b>0.00</b>		

**Group: 2001 SOFTWARE PURCHASES**

316	FAX/MAIL SOFTWARE	12/22/00	3,103.00	0.00	0.00	3,103.00	0.00	3,103.00	0.00	200DB	3.0
317	MICROSOFT OFFICE SUITE	3/15/01	440.00	0.00	0.00	440.00	0.00	440.00	0.00	200DB	3.0
318	DIGITAL MOH	4/09/01	722.25	0.00	0.00	722.25	0.00	722.25	0.00	200DB	3.0

**Tax Asset Detail 12/01/11 - 11/30/12**

Asset #	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
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**Group: 2001 SOFTWARE PURCHASES (continued)**

**2001 SOFTWARE PURCHASES**

			4,265.25	0.00c	0.00	4,265.25	0.00	4,265.25	0.00		
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**Group: 2002 PURCHASES A/C 1205**

320	2 IBM HARD DRIVES	6/06/02	846.37	846.37	0.00	846.37	0.00	846.37	0.00	200DB	5.0
321	INSIGHT -	10/31/02	617.29	617.29	0.00	617.29	0.00	617.29	0.00	200DB	5.0
322	TECH II - GATEWAY MULTI POI	11/25/02	3,631.58	3,631.58	0.00	3,631.58	0.00	3,631.58	0.00	200DB	5.0
	<b>2002 PURCHASES A/C 1205</b>		5,095.24	0.00c	0.00	5,095.24	0.00	5,095.24	0.00		

**Group: 2003 PURCHASES**

326	COMPUTERS	1/14/03	4,031.71	0.00	1,209.51	4,031.71	0.00	4,031.71	0.00	200DB	3.0
327	COMPUTER UPGRADE	2/04/03	738.30	0.00	221.49	738.30	0.00	738.30	0.00	200DB	3.0
328	COMPUTER	3/31/03	1,483.10	0.00	444.93	1,483.10	0.00	1,483.10	0.00	200DB	3.0
329	COMPUTER	5/31/03	2,858.80	0.00	1,429.40	2,858.80	0.00	2,858.80	0.00	200DB	3.0
330	COMPUTER	5/31/03	2,523.48	0.00	1,261.74	2,523.48	0.00	2,523.48	0.00	200DB	3.0
	<b>2003 PURCHASES</b>		11,635.39	0.00c	4,567.07	11,635.39	0.00	11,635.39	0.00		

**Group: 2006 PURCHASES**

341	SOFTWARE - 2006	3/31/06	999.00	0.00	0.00	999.00	0.00	999.00	0.00	200DB	3.0
342	COMPUTER - OPTIFLEX170L	3/06/06	1,123.19	0.00	0.00	1,123.19	0.00	1,123.19	0.00	200DB	5.0
343	COMPUTER - DELL OPTIFLEX	4/03/06	1,300.42	0.00	0.00	1,300.42	0.00	1,300.42	0.00	200DB	5.0
344	COMPUTER - COMPUTER - GEE	5/15/06	961.18	0.00	0.00	961.18	0.00	961.18	0.00	200DB	5.0
345	COMPUTER - DELL	5/11/06	1,273.30	0.00	0.00	1,273.30	0.00	1,273.30	0.00	200DB	5.0
346	COMPUTER - COMPUTER - GEE	7/11/06	807.83	0.00	0.00	807.83	0.00	807.83	0.00	200DB	5.0
347	COMPUTER - COMPUTER - GEE	9/11/06	1,020.03	0.00	0.00	1,020.03	0.00	1,020.03	0.00	200DB	5.0
348	COMPUTER - COMPUTER - GEE	10/02/06	1,306.53	0.00	0.00	1,306.53	0.00	1,306.53	0.00	200DB	5.0
349	COMPUTER - COMPUTER - GEE	11/03/06	861.63	0.00	0.00	861.63	0.00	861.63	0.00	200DB	5.0
350	COMPUTER - COMPUTER - GEE	8/06/06	883.28	0.00	0.00	883.28	0.00	883.28	0.00	200DB	5.0
	<b>2006 PURCHASES</b>		10,536.39	0.00c	0.00	10,536.39	0.00	10,536.39	0.00		

**Group: 2007 PURCHASES**

354	2 IBM SERIES 800'S - LEASE BU	3/21/07	8,201.13	0.00	0.00	8,201.13	0.00	8,201.13	0.00	200DB	3.0
355	GATEWAY COMPUTER	8/29/07	1,260.36	0.00	0.00	1,260.36	0.00	1,260.36	0.00	200DB	3.0
356	5 HARD DRIVES	8/30/07	1,157.38	0.00	0.00	1,157.38	0.00	1,157.38	0.00	200DB	3.0
357	MONITOR - MIKE	8/30/07	230.73	0.00	0.00	230.73	0.00	230.73	0.00	200DB	3.0
	<b>2007 PURCHASES</b>		10,849.60	0.00c	0.00	10,849.60	0.00	10,849.60	0.00		

**Group: 2008 PURCHASES**

358	FUJITSU 73.4 GB	8/01/08	882.95	882.95	0.00	882.95	0.00	882.95	0.00	200DB	3.0
359	C6730s	9/06/08	1,764.98	1,764.98	0.00	1,764.98	0.00	1,764.98	0.00	200DB	3.0
360	19" LCD MONITOR	7/25/08	327.21	327.21	0.00	327.21	0.00	327.21	0.00	200DB	3.0

**Tax Asset Detail 12/01/11 - 11/30/12**

Asset #	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
<b>Group: 2008 PURCHASES (continued)</b>											
361	MONITOR AND HARD DRIVES	7/25/08	402.89	402.89	0.00	402.89	0.00	402.89	0.00	200DB	3.0
362	DATA TAPE CARTRIDGE	11/30/08	508.81	508.81	0.00	508.81	0.00	508.81	0.00	200DB	3.0
<b>2008 PURCHASES</b>											
			3,886.84	0.00c	0.00	3,886.84	0.00	3,886.84	0.00		
<b>Group: 2009 PURCHASES</b>											
365	LASER PRINTER	2/15/09	359.99	0.00	180.00	308.16	20.73	328.89	31.10	200DB	5.0
366	2 NEW DELL COMPUTERS	6/02/09	4,231.46	0.00	2,115.73	3,622.13	243.73	3,865.86	365.60	200DB	5.0
367	DELL VOSTRO 1510	8/03/09	639.00	0.00	319.50	546.98	36.81	583.79	55.21	200DB	5.0
<b>2009 PURCHASES</b>											
			5,230.45	0.00c	2,615.23	4,477.27	301.27	4,778.54	451.91		
<b>Group: 2010 PURCHASES</b>											
368	ELITEBOOK MOBILE WORKST.	11/18/10	1,607.35	0.00	1,607.35	1,607.35	0.00	1,607.35	0.00	200DB	5.0
369	KINGSTON MEMORY	8/13/10	302.87	0.00	151.44	230.19	29.07	259.26	43.61	200DB	5.0
370	LASER PRINTER	1/29/10	309.98	0.00	154.99	235.59	29.76	265.35	44.63	200DB	5.0
371	VIDEO CARD	2/09/10	78.98	0.00	39.49	60.03	7.58	67.61	11.37	200DB	5.0
372	KINGSTON VALUERAM	2/06/10	267.12	0.00	133.56	203.01	25.64	228.65	38.47	200DB	5.0
373	INTELE5200 DUAL-CORE	2/19/10	142.95	0.00	71.47	108.64	13.72	122.36	20.59	200DB	5.0
<b>2010 PURCHASES</b>											
			2,709.25	0.00c	2,158.30	2,444.81	105.77	2,550.58	158.67		
<b>Group: 2011 PURN &amp; FIXTURES</b>											
379	PORTABLE AIR CONDITIONER	6/01/11	343.12	0.00	343.12	343.12	0.00	343.12	0.00	200DB	5.0
<b>2011 PURN &amp; FIXTURES</b>											
			343.12	0.00c	343.12	343.12	0.00	343.12	0.00		
<b>Group: 2011 PURCHASES A/C 1662</b>											
375	PRINTER SERVER CONSOLE	7/31/11	148.95	0.00	148.95	148.95	0.00	148.95	0.00	200DB	5.0
376	MEMORY CARDS, HARD DRIVE	7/31/11	175.39	0.00	175.39	175.39	0.00	175.39	0.00	200DB	5.0
377	2 HP LASERJET PRINTERS	12/15/10	599.96	0.00	599.96	599.96	0.00	599.96	0.00	200DB	5.0
378	DELL STUDIO XPS 9100 COMPC	12/15/10	1,894.18	0.00	1,894.18	1,894.18	0.00	1,894.18	0.00	200DB	5.0
<b>2011 PURCHASES A/C 1662</b>											
			2,818.48	0.00c	2,818.48	2,818.48	0.00	2,818.48	0.00		
<b>Group: 2012 ADDITIONS</b>											
380	8 TOSHIBA HARD DRIVES & 1 V	2/15/12	758.54	0.00c	379.27	0.00	512.01	512.01	246.53	200DB	5.0
381	NETWORK SWITCH, 8 BAY ON	7/19/12	3,934.44	0.00c	1,967.22	0.00	2,262.30	2,262.30	1,672.14	200DB	5.0
382	146 GB HARD DRIVE & 4 GB RA	6/05/12	3,498.12	0.00c	1,749.06	0.00	2,011.42	2,011.42	1,486.70	200DB	5.0
383	MEMORY, DISK DRIVE, TAPE C	11/30/12	12,866.84	0.00c	6,433.42	0.00	6,755.09	6,755.09	6,111.75	200DB	5.0
384	DELL POWEREDGE T710 SERV	5/01/12	8,917.56	0.00c	4,458.78	0.00	5,573.48	5,573.48	3,344.08	200DB	5.0
<b>2012 ADDITIONS</b>											
			29,975.50	0.00c	14,987.75	0.00	17,114.30	17,114.30	12,861.20		

**Tax Asset Detail 12/01/11 - 11/30/12**

Asset Id	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
<b>Group: 98 COMPUTER PURCH(1440)</b>											
244	BITWISE PENTIUM 233	6/22/98	711.55	0.00	0.00	711.55	0.00	711.55	0.00	200DB	5.0
246	NICAD BATTERY	12/15/97	114.00	0.00	0.00	114.00	0.00	114.00	0.00	200DB	3.0
247	INSIGHT ULTRA IDE	12/10/97	289.99	0.00	0.00	289.99	0.00	289.99	0.00	200DB	3.0
248	CONNECTRONIX	1/19/98	40.00	0.00	0.00	40.00	0.00	40.00	0.00	200DB	3.0
249	INSIGHT - SPORTSTER	1/29/98	102.95	0.00	0.00	102.95	0.00	102.95	0.00	200DB	3.0
250	RADIO SHACK	3/25/98	165.83	0.00	0.00	165.83	0.00	165.83	0.00	200DB	3.0
251	INSIGHT KINGSTON DATAFLA	3/25/98	1,634.85	1,634.85	0.00	1,634.85	0.00	1,634.85	0.00	200DB	5.0
252	JDR SPEAKERS	4/06/98	133.41	0.00	0.00	133.41	0.00	133.41	0.00	200DB	3.0
253	PENTIUM MOTHERBOARD	4/27/98	104.51	0.00	0.00	104.51	0.00	104.51	0.00	200DB	3.0
254	INSIGHT CAVIAR ULTRA	4/27/98	322.15	0.00	0.00	322.15	0.00	322.15	0.00	200DB	3.0
255	UBID - NOTEBOOKS	3/12/98	1,992.00	1,992.00	0.00	1,992.00	0.00	1,992.00	0.00	200DB	5.0
256	UBID - CAMERA	3/11/98	398.00	0.00	0.00	398.00	0.00	398.00	0.00	200DB	5.0
257	FULMONT - COMPUTER	6/08/98	680.25	0.00	0.00	680.25	0.00	680.25	0.00	200DB	5.0
258	RICOH ADAPTER	6/04/98	353.34	0.00	0.00	353.34	0.00	353.34	0.00	200DB	5.0
259	INSIGHT DATAFLASH	5/28/98	360.00	0.00	0.00	360.00	0.00	360.00	0.00	200DB	3.0
260	INSIGHT - ETHERPOWER	7/10/98	278.66	0.00	0.00	278.66	0.00	278.66	0.00	200DB	3.0
261	INSIGHT 2500 CAVIAR	7/09/98	412.00	0.00	0.00	412.00	0.00	412.00	0.00	200DB	3.0
262	PAT BRADSHAW	7/20/98	385.77	0.00	0.00	385.77	0.00	385.77	0.00	200DB	3.0
263	JDR	7/27/98	236.36	0.00	0.00	236.36	0.00	236.36	0.00	200DB	3.0
264	JDR	7/27/98	147.47	0.00	0.00	147.47	0.00	147.47	0.00	200DB	3.0
265	JDR - 233MHZ CPU	7/27/98	399.97	0.00	0.00	399.97	0.00	399.97	0.00	200DB	5.0
266	JDR - Y2K UPGRADE	7/27/98	84.19	0.00	0.00	84.19	0.00	84.19	0.00	200DB	3.0
267	JDR 16 Y2K UPGRADES	8/04/98	886.83	0.00	0.00	886.83	0.00	886.83	0.00	200DB	5.0
268	EPSON PRINTER	9/04/98	277.08	0.00	0.00	277.08	0.00	277.08	0.00	200DB	5.0
269	CONNECTRONIX - PRINTER	10/19/98	614.00	0.00	0.00	614.00	0.00	614.00	0.00	200DB	3.0
270	JDR - 166MHZ CPU	11/11/98	342.00	0.00	0.00	342.00	0.00	342.00	0.00	200DB	3.0
271	JDR 430VX MOTHERBOARD	11/23/98	205.98	0.00	0.00	205.98	0.00	205.98	0.00	200DB	3.0
272	INSIGHT 3COM ETHERLINK	11/30/98	959.00	0.00	0.00	959.00	0.00	959.00	0.00	200DB	5.0
273	EQUIPMENT	11/30/98	1,220.45	1,220.45	0.00	1,220.45	0.00	1,220.45	0.00	200DB	5.0
274	PETER Y. COOLING FAN	10/19/98	21.29	0.00	0.00	21.29	0.00	21.29	0.00	200DB	3.0
275	FULMONT	10/19/98	159.75	0.00	0.00	159.75	0.00	159.75	0.00	200DB	3.0
276	INSIGHT SOFTWARE	1/19/99	575.71	0.00	0.00	575.71	0.00	575.71	0.00	S/L	3.0
277	98 COMPUTER PURCH(1440)		14,823.98	0.00c	0.00	14,823.98	0.00	14,823.98	0.00		
<b>Group: 98 SOFTWARE(1540)</b>											
278	1998 SOFTWARE	11/18/98	1,204.61	1,204.61	0.00	1,204.61	0.00	1,204.61	0.00	200DB	3.0
<b>Group: 99 PURCHASES - A/C 1413</b>											
281	INACOM - LOTUS NOTES	1/19/99	4,280.00	4,280.00	0.00	4,280.00	0.00	4,280.00	0.00	S/L	5.0
282	21 MOTH BATTERIES - JDR	3/31/99	6,033.18	601.00	0.00	6,033.18	0.00	6,033.18	0.00	200DB	5.0
283	VARIOUS SMALL ITEMS	5/19/99	7,550.56	0.00	0.00	7,550.56	0.00	7,550.56	0.00	200DB	5.0

**Tax Asset Detail 12/01/11 - 11/30/12**

Asset	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
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**Group: 99 PURCHASES - A/C 1413 (continued)**

**99 PURCHASES - A/C 1413**

			17,863.74	0.00c	0.00	17,863.74	0.00	17,863.74	0.00		
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**Group: A/C 1209 - 2004 PURCHASES**

331	4GB TAPE DRIVE AND CONTRC	2/21/04	3,003.00	3,003.00	0.00	3,003.00	0.00	3,003.00	0.00	200DB	5.0
332	1 HAMMER CUBE	5/17/04	3,212.14	3,212.14	0.00	3,212.14	0.00	3,212.14	0.00	200DB	5.0
333	INTEL SERVER /MOTHERBOAR	9/10/04	6,200.09	6,200.09	0.00	6,200.09	0.00	6,200.09	0.00	200DB	5.0
	<b>A/C 1209 - 2004 PURCHASES</b>		12,415.23	0.00c	0.00	12,415.23	0.00	12,415.23	0.00		

**Group: A/C 1211 2005 PURCHASES**

334	INSIGHT - 7 19 TFT LCD	6/16/05	2,149.64	0.00	0.00	2,149.64	0.00	2,149.64	0.00	200DB	3.0
335	SERVER HARDWARE	9/13/05	10,087.96	0.00	0.00	10,087.96	0.00	10,087.96	0.00	200DB	5.0
336	3 MAXTOR HARD DRIVES	10/25/05	385.54	0.00	0.00	385.54	0.00	385.54	0.00	200DB	3.0
337	AVERATEC ATHLON XP-M 2200	10/18/05	838.00	0.00	0.00	838.00	0.00	838.00	0.00	200DB	5.0
338	UOS 1000V/A	10/18/05	1,016.50	0.00	0.00	1,016.50	0.00	1,016.50	0.00	200DB	5.0
353	HP PAVILLION NOTEBOOK	11/16/05	2,633.23	0.00	0.00	2,633.23	0.00	2,633.23	0.00	200DB	5.0
	<b>A/C 1211 2005 PURCHASES</b>		17,110.87	0.00c	0.00	17,110.87	0.00	17,110.87	0.00		

**Group: A/C 1303 - SYSTEM 36 NUPG**

284	SYSTEM 36	10/18/99	10,239.90	9,239.90	0.00	10,239.90	0.00	10,239.90	0.00	200DB	5.0
	<b>A/C 1303 - SYSTEM 36 NUPG</b>		10,239.90	0.00c	0.00	10,239.90	0.00	10,239.90	0.00		

**Group: A/C 1544 - 2005 SOFTWARE**

339	2003 SERVER	9/19/05	10,791.22	0.00	0.00	10,791.22	0.00	10,791.22	0.00	200DB	3.0
340	VERITAS BACKUP EXEC WIN V	10/10/05	1,068.92	0.00	0.00	1,068.92	0.00	1,068.92	0.00	200DB	3.0
351	SERVIER 2003	9/19/05	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.0
	<b>A/C 1544 - 2005 SOFTWARE</b>		11,860.14	0.00c	0.00	11,860.14	0.00	11,860.14	0.00		

**Group: COMPUTER SOFTWARE(1542)**

214	FAX SOFTWARE	4/30/88	700.00	0.00	0.00	700.00	0.00	700.00	0.00	S/L	5.0000
215	CALIFORNIA SOFTWARE	1/20/89	452.00	0.00	0.00	452.00	0.00	452.00	0.00	S/L	5.0000
216	CALIFORNIA SOFTWARE	8/11/89	275.00	0.00	0.00	275.00	0.00	275.00	0.00	S/L	5.0000
217	UTILITY CORD	8/06/91	127.33	0.00	0.00	127.33	0.00	127.33	0.00	200DB	5.0
218	COMPUTER SOFTWARE	7/21/92	102.85	0.00	0.00	102.85	0.00	102.85	0.00	200DB	5.0
219	WP 5.2 WINDOWS	4/13/93	382.20	0.00	0.00	382.20	0.00	382.20	0.00	S/L	5.0000
220	IBM 4764 BASIC LICENSE	6/28/93	1,038.97	0.00	0.00	1,038.97	0.00	1,038.97	0.00	S/L	5.0000
221	COMPUTER LAKE SOFTWARE	7/06/93	6,100.00	0.00	0.00	6,100.00	0.00	6,100.00	0.00	S/L	5.0000
222	VIRUS PROTECTION	9/27/93	39.03	0.00	0.00	39.03	0.00	39.03	0.00	S/L	5.0000
223	SOFTWARE	1/24/94	24.98	0.00	0.00	24.98	0.00	24.98	0.00	S/L	5.0000
224	COMPUTER LAKE SOFTWARE	6/20/94	6,017.50	0.00	0.00	6,017.50	0.00	6,017.50	0.00	S/L	5.0000
225	525PC	6/20/94	1,762.00	0.00	0.00	1,762.00	0.00	1,762.00	0.00	S/L	5.0000

**Tax Asset Detail 12/01/11 - 11/30/12**

Asset Id	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
<b>Group: COMPUTER SOFTWARE(1542) (continued)</b>											
226	SOFTWARE	11/28/94	230.00	0.00	0.00	230.00	0.00	230.00	0.00	S/L	5.0000
227	SOFTWARE	4/16/96	54.00	0.00	0.00	54.00	0.00	54.00	0.00	S/L	5.0
228	SOFTWARE	6/10/96	64.15	0.00	0.00	64.15	0.00	64.15	0.00	S/L	5.0
279	98 SOFTWARE	11/04/98	406.25	0.00	0.00	406.25	0.00	406.25	0.00	200DB	3.0
285	INSIGHT - UPGRADE	11/03/99	530.99	0.00	0.00	530.99	0.00	530.99	0.00	200DB	5.0
	COMPUTER SOFTWARE(1542)		18,307.25	0.00c	0.00	18,307.25	0.00	18,307.25	0.00		
<b>Group: COMPUTER(1350)</b>											
243	COMPUTER - SALVAGE	6/15/98	570.39	0.00	0.00	570.39	0.00	570.39	0.00	200DB	5.0
	COMPUTER(1350)		570.39	0.00c	0.00	570.39	0.00	570.39	0.00		
<b>Group: COMPUTER(1401)</b>											
245	IBM NETFINITY 3000	10/27/98	7,472.04	4,000.00	0.00	7,472.04	0.00	7,472.04	0.00	200DB	5.0
	COMPUTER(1401)		7,472.04	0.00c	0.00	7,472.04	0.00	7,472.04	0.00		
<b>Group: EQUIPMENT</b>											
229	CANON CALCULATOR	12/15/89	139.05	0.00	0.00	139.05	0.00	139.05	0.00	S/L	5.0000
230	EQUIPMENT	3/08/91	543.94	0.00	0.00	543.94	0.00	543.94	0.00	200DB	5.0
231	CALCULATOR	3/08/91	182.00	0.00	0.00	182.00	0.00	182.00	0.00	200DB	5.0
232	CALCULATOR	2/18/92	133.86	0.00	0.00	133.86	0.00	133.86	0.00	200DB	5.0
233	PHONE SYSTEM	8/20/91	8,607.08	0.00	0.00	8,607.08	0.00	8,607.08	0.00	200DB	5.0
234	PRINTER FOR PHONE	9/23/91	267.50	0.00	0.00	267.50	0.00	267.50	0.00	200DB	5.0
235	PHONE	12/02/91	160.50	0.00	0.00	160.50	0.00	160.50	0.00	200DB	5.0
236	TOSHIBA COPIER	2/21/91	6,189.95	0.00	0.00	6,189.95	0.00	6,189.95	0.00	200DB	5.0
237	PRIVACY PANELS	6/23/92	773.43	0.00	0.00	773.43	0.00	773.43	0.00	200DB	5.0
238	FULLY DEPRECIATED ASSETS	6/15/89	17,317.95	0.00	0.00	17,317.95	0.00	17,317.95	0.00	S/L	5.0000
239	KODAK ZOOM CAMERA	6/16/97	630.00	630.00	0.00	630.00	0.00	630.00	0.00	200DB	5.0
240	WORKSTATION	12/20/96	2,320.00	0.00	0.00	2,320.00	0.00	2,320.00	0.00	200DB	5.0
	EQUIPMENT		37,265.26	0.00c	0.00	37,265.26	0.00	37,265.26	0.00		
<b>Group: INTANGIBLES</b>											
280	BOOK OF BUSINESS	6/18/98	12,660.00	0.00	0.00	11,394.00	844.00	12,238.00	422.00	Amort	15.0
	INTANGIBLES		12,660.00	0.00c	0.00	11,394.00	844.00	12,238.00	422.00		
<b>Group: LEASE</b>											
242	PHOTO COPIER	5/01/97	7,684.20	7,684.20	0.00	7,684.20	0.00	7,684.20	0.00	S/L	5.0
	LEASE		7,684.20	0.00c	0.00	7,684.20	0.00	7,684.20	0.00		

Asset	d	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
Group: OFFICE EQUIPMENT (1300)												
1		IBM 536 P20 SYSTEM	5/18/93	1,765.50	0.00	0.00	1,765.50	0.00	1,765.50	0.00	S/L	5.0000
108		CMP 486 COMPUTER	7/06/93	1,774.00	0.00	0.00	1,774.00	0.00	1,774.00	0.00	S/L	5.0000
109		E.T. COMPUTER	3/15/84	33,025.55	0.00	0.00	33,025.55	0.00	33,025.55	0.00	PRE	5.0
110		E.T. COMPUTER	3/15/85	14,530.60	0.00	0.00	14,530.60	0.00	14,530.60	0.00	PRE	5.0
111		E.T. COMPUTER(1064.65 & 1194	10/15/85	13,005.85	0.00	0.00	13,005.85	0.00	13,005.85	0.00	PRE	5.0
112		DISPLAY STATION	11/27/91	2,100.00	0.00	0.00	2,100.00	0.00	2,100.00	0.00	200DB	5.0
113		LAZER JET PRINTER	1/25/91	2,589.65	0.00	0.00	2,589.65	0.00	2,589.65	0.00	200DB	5.0
114		EMULATOR FOR PRINTER	9/30/91	815.00	0.00	0.00	815.00	0.00	815.00	0.00	200DB	5.0
115		QUARTER DECK SYSTEM	6/15/89	3,500.00	0.00	0.00	3,500.00	0.00	3,500.00	0.00	200DB	5.0
116		PC 36 & PRINTER	8/15/85	6,780.71	0.00	0.00	6,780.71	0.00	6,780.71	0.00	PRE	5.0
117		PC 36 & PRINTER (FROM WEST	6/20/92	3,334.37	0.00	0.00	3,334.37	0.00	3,334.37	0.00	S/L	5.0000
118		PC & PRINTER - MB	3/15/84	7,447.15	0.00	0.00	7,447.15	0.00	7,447.15	0.00	PRE	5.0
119		CC 7251 EMULATOR CARD	6/08/93	410.00	0.00	0.00	410.00	0.00	410.00	0.00	S/L	5.0000
120		CMPD FLOPPY DRIVE	4/28/93	63.00	0.00	0.00	63.00	0.00	63.00	0.00	S/L	5.0000
121		COMPUADD PC - TD	6/29/90	1,225.15	0.00	0.00	1,225.15	0.00	1,225.15	0.00	S/L	5.0000
122		EMULATOR CARD	7/02/90	414.00	0.00	0.00	414.00	0.00	414.00	0.00	S/L	5.0000
123		COMPUADD PC - SS	5/11/90	1,261.53	0.00	0.00	1,261.53	0.00	1,261.53	0.00	S/L	5.0000
124		HD KIT	11/16/90	319.93	0.00	0.00	319.93	0.00	319.93	0.00	S/L	5.0000
125		HARDWARE	11/04/91	326.00	0.00	0.00	326.00	0.00	326.00	0.00	200DB	5.0
126		MATH COPROCESSOR	11/27/91	89.00	0.00	0.00	89.00	0.00	89.00	0.00	200DB	5.0
127		FLOPPY DRIVE KIT	9/09/92	155.00	0.00	0.00	155.00	0.00	155.00	0.00	200DB	5.0
128		Personal Computer	11/22/91	1,689.00	0.00	0.00	1,689.00	0.00	1,689.00	0.00	200DB	5.0
129		EMULATOR	11/27/91	409.00	0.00	0.00	409.00	0.00	409.00	0.00	200DB	5.0
130		SIMM CHIP	8/31/93	250.00	0.00	0.00	250.00	0.00	250.00	0.00	S/L	5.0000
131		PC COMPUTER	11/22/91	1,689.00	0.00	0.00	1,689.00	0.00	1,689.00	0.00	200DB	5.0
132		EMULATOR	11/27/91	409.00	0.00	0.00	409.00	0.00	409.00	0.00	200DB	5.0
133		LAZER JET PRINTER	11/27/91	2,593.39	0.00	0.00	2,593.39	0.00	2,593.39	0.00	200DB	5.0
134		INTERFACE CARD	11/27/91	800.00	0.00	0.00	800.00	0.00	800.00	0.00	200DB	5.0
135		TYPEWRITER W/ PRINTER	10/04/91	1,149.18	0.00	0.00	1,149.18	0.00	1,149.18	0.00	200DB	5.0
136		LAPTOP COMPUTER	11/30/91	589.80	0.00	0.00	589.80	0.00	589.80	0.00	200DB	5.0
137		COMPUTER	1/21/92	1,517.00	0.00	0.00	1,517.00	0.00	1,517.00	0.00	200DB	5.0
138		PRINTER	3/12/92	266.27	0.00	0.00	266.27	0.00	266.27	0.00	200DB	5.0
139		CMPD SLIMNOTE SXL/SL2	12/09/92	125.00	0.00	0.00	125.00	0.00	125.00	0.00	S/L	5.0000
140		CMPD 486 DX SYSTEM	5/11/93	3,101.75	0.00	0.00	3,101.75	0.00	3,101.75	0.00	S/L	5.0000
141		IBM SCANNER	11/30/86	1,251.90	0.00	0.00	1,251.90	0.00	1,251.90	0.00	S/L	5.0000
142		COMPUTER	7/06/92	1,239.00	0.00	0.00	1,239.00	0.00	1,239.00	0.00	200DB	5.0
143		EMULATOR CARD	7/06/92	410.00	0.00	0.00	410.00	0.00	410.00	0.00	200DB	5.0
144		CC7251 RUS EMULATOR CARD	7/19/93	410.00	0.00	0.00	410.00	0.00	410.00	0.00	S/L	5.0000
145		NETWORK SYSTEM	11/06/92	21,427.93	10,000.00	0.00	21,427.93	0.00	21,427.93	0.00	200DB	5.0
146		FAX SERVER	8/24/93	4,141.32	0.00	0.00	4,141.32	0.00	4,141.32	0.00	S/L	5.0000
147		COMM. SERVER	8/24/93	1,295.00	0.00	0.00	1,295.00	0.00	1,295.00	0.00	S/L	5.0000
148		CMPD SLIMNOTE FAX	5/18/93	184.25	0.00	0.00	184.25	0.00	184.25	0.00	S/L	5.0000
149		EXOS 16 PORT 10	7/27/93	660.00	0.00	0.00	660.00	0.00	660.00	0.00	S/L	5.0000
150		COMMUNICATION SERVER	5/23/94	428.85	0.00	0.00	428.85	0.00	428.85	0.00	S/L	5.0000
151		RPG II DEV. SYSTEM	1/25/94	3,332.00	0.00	0.00	3,332.00	0.00	3,332.00	0.00	S/L	5.0000
152		EPSON ACTION NOTE	8/31/93	2,079.50	0.00	0.00	2,079.50	0.00	2,079.50	0.00	S/L	5.0000
153		CMPD COMPUTER	5/25/93	1,774.00	0.00	0.00	1,774.00	0.00	1,774.00	0.00	S/L	5.0000
154		CMPD MEMORY & HARDWARE	8/24/93	1,823.00	0.00	0.00	1,823.00	0.00	1,823.00	0.00	S/L	5.0000
155		SIMMS MEMORY	6/06/94	2,592.00	0.00	0.00	2,592.00	0.00	2,592.00	0.00	S/L	5.0000



2190 FM SCION SERVICE CORP  
14-1614995  
FYE: 11/30/2012

# Tax Asset Detail 12/01/11 - 11/30/12

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Asset	d	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
Group: OFFICE EQUIPMENT (1300) (continued)												
156		CD ROM	6/06/94	155.00	0.00	0.00	155.00	0.00	155.00	0.00	S/L	5.0000
157		ADAPTER	5/15/94	355.43	0.00	0.00	355.43	0.00	355.43	0.00	S/L	5.0000
158		COMPUTER 20" MONITOR	6/06/94	3,111.00	0.00	0.00	3,111.00	0.00	3,111.00	0.00	S/L	5.0000
159		COMPUTER 20" MONITOR	6/06/94	3,111.00	0.00	0.00	3,111.00	0.00	3,111.00	0.00	S/L	5.0000
160		COMPUTER 20" MONITOR	6/06/94	3,111.00	0.00	0.00	3,111.00	0.00	3,111.00	0.00	S/L	5.0000
161		COMPUTER 15" MONITOR	6/06/94	1,939.00	0.00	0.00	1,939.00	0.00	1,939.00	0.00	S/L	5.0000
162		EPSON NOTEBOOK	8/16/94	1,335.95	0.00	0.00	1,335.95	0.00	1,335.95	0.00	S/L	5.0000
163		BACK UP TAPE DRIVE	9/01/94	424.71	0.00	0.00	424.71	0.00	424.71	0.00	S/L	5.0000
164		CD ROM DRIVE W/ADAPTER	10/07/94	214.00	0.00	0.00	214.00	0.00	214.00	0.00	S/L	5.0000
165		UPGRADE	10/07/94	593.85	0.00	0.00	593.85	0.00	593.85	0.00	S/L	3.0000
166		NOTEBOOK BATTERY	12/19/94	89.00	0.00	0.00	89.00	0.00	89.00	0.00	S/L	3.0
167		A/C 1402 - MODEM(305.89+219.5	12/19/94	525.79	0.00	0.00	525.79	0.00	525.79	0.00	S/L	5.0
168		A/C 1403-MEMORY	8/29/95	197.00	0.00	0.00	197.00	0.00	197.00	0.00	S/L	3.0
169		A/C 1404 - HARDWARE	5/30/95	269.00	0.00	0.00	269.00	0.00	269.00	0.00	S/L	5.0
170		AC 1405 DIAG. TOOL	5/30/95	191.50	0.00	0.00	191.50	0.00	191.50	0.00	S/L	3.0
171		1406-300 WATT LANDSCAPING	5/16/95	178.64	0.00	0.00	178.64	0.00	178.64	0.00	S/L	3.0
172		1407 - PACKARD 486	5/20/95	850.00	0.00	0.00	850.00	0.00	850.00	0.00	S/L	5.0
173		1499-LASER JET PRINTER - MIC	3/30/95	515.00	0.00	0.00	515.00	0.00	515.00	0.00	S/L	5.0
174		1500 - PENTIUM COMPUTER(SH	7/17/95	2,585.00	0.00	0.00	2,585.00	0.00	2,585.00	0.00	S/L	5.0
175		1504-MISC	12/08/94	185.68	0.00	0.00	185.68	0.00	185.68	0.00	S/L	3.0
176		1512 - PENTIUM PC IMAGING/D	6/05/95	20,811.50	5,285.00	0.00	20,811.50	0.00	20,811.50	0.00	S/L	5.0
177		1515 - LASERJET PRINTER	4/17/95	515.00	0.00	0.00	515.00	0.00	515.00	0.00	S/L	5.0
178		1517 - MEMORY - EPSON	10/31/95	278.00	0.00	0.00	278.00	0.00	278.00	0.00	S/L	3.0
179		1527 - PC SUE	12/19/94	1,391.30	0.00	0.00	1,391.30	0.00	1,391.30	0.00	S/L	5.0
180		1397-HARDWARE FILE SERVER	12/18/95	1,752.00	0.00	0.00	1,752.00	0.00	1,752.00	0.00	S/L	5.0
181		1398-BACKPACK 800 TD PARAI	12/07/95	156.99	0.00	0.00	156.99	0.00	156.99	0.00	S/L	5.0
182		1398-MODEM, CD ROM DRIVE	12/04/95	404.98	0.00	0.00	404.98	0.00	404.98	0.00	S/L	5.0
183		1399-ASPEN PENTIUM 90	12/26/95	3,801.60	0.00	0.00	3,801.60	0.00	3,801.60	0.00	S/L	5.0
184		1400-HARDWARE	3/01/96	547.00	0.00	0.00	547.00	0.00	547.00	0.00	S/L	5.0
185		1410-DIGITAL CAMERA DC40 P	12/13/95	52.49	0.00	0.00	52.49	0.00	52.49	0.00	S/L	5.0
186		1410-DIGITAL CAMERA DC40	12/08/95	1,011.69	0.00	0.00	1,011.69	0.00	1,011.69	0.00	S/L	5.0
187		1500-HARDWARE MODULE	1/22/96	352.00	0.00	0.00	352.00	0.00	352.00	0.00	S/L	5.0
188		1509-PORTABLE TRACKPAD W/	3/01/96	59.00	0.00	0.00	59.00	0.00	59.00	0.00	S/L	5.0
189		1512-MEMORY	11/14/96	171.20	0.00	0.00	171.20	0.00	171.20	0.00	S/L	3.0
190		1512-OD DISK MAXOPTICS	2/16/96	1,096.75	0.00	0.00	1,096.75	0.00	1,096.75	0.00	S/L	5.0
191		1512-OD JUKEBOX OPTICAL	1/05/96	7,490.00	0.00	0.00	7,490.00	0.00	7,490.00	0.00	S/L	5.0
192		1514-HARD DRIVE RACK	10/29/96	109.35	0.00	0.00	109.35	0.00	109.35	0.00	S/L	5.0
193		1520-HARD DRIVE RACK	10/29/96	109.34	0.00	0.00	109.34	0.00	109.34	0.00	S/L	5.0
194		1520-HARD DRIVE	9/18/96	113.75	0.00	0.00	113.75	0.00	113.75	0.00	S/L	5.0
195		1525-HARD DRIVE	9/18/96	113.75	0.00	0.00	113.75	0.00	113.75	0.00	S/L	5.0
196		1520-HARD DRIVE & CABLE	9/19/96	295.00	0.00	0.00	295.00	0.00	295.00	0.00	S/L	5.0
197		1527-HARD DRIVE & CABLE	9/19/96	295.00	0.00	0.00	295.00	0.00	295.00	0.00	S/L	5.0
198		1530-CDROM DRIVE	11/08/96	139.34	0.00	0.00	139.34	0.00	139.34	0.00	S/L	5.0
199		1530-FAXMODEM EXT	5/08/96	85.00	0.00	0.00	85.00	0.00	85.00	0.00	S/L	5.0
200		1530-EXTERNAL MODEM CABI	5/07/96	19.00	0.00	0.00	19.00	0.00	19.00	0.00	S/L	5.0
201		1530 PORTABLE TRACKPAD	4/02/96	49.00	0.00	0.00	49.00	0.00	49.00	0.00	S/L	5.0
202		1520-FAXMODEM	10/29/96	129.00	0.00	0.00	129.00	0.00	129.00	0.00	S/L	5.0
203		1520-2 CHANNEL CONTROLLER	11/04/96	60.00	0.00	0.00	60.00	0.00	60.00	0.00	S/L	5.0
204		NOTEBOOK COMPUTER	2/18/97	4,533.00	0.00	0.00	4,533.00	0.00	4,533.00	0.00	S/L	5.0

**Tax Asset Detail 12/01/11 - 11/30/12**

Asset Id	Property Description	Date In Service	Tax Cost	Sec 179 Exp Current = c	Tax Bonus Amt	Tax Prior Depreciation	Tax Current Depreciation	Tax End Depr	Tax Net Book Value	Tax Method	Tax Period
<b>Group: OFFICE EQUIPMENT (1300) (continued)</b>											
205	VARIOUS COMPUTER EQUIPM	7/01/97	6,789.89	0.00	0.00	6,789.89	0.00	6,789.89	0.00	S/L	5.0
206	CPU,PROCESSOR, MODULE	2/12/97	1,744.95	0.00	0.00	1,744.95	0.00	1,744.95	0.00	S/L	5.0
207	CD RECORDER	2/12/97	612.00	0.00	0.00	612.00	0.00	612.00	0.00	S/L	5.0
208	HARDDRIVE	1/16/97	333.04	0.00	0.00	333.04	0.00	333.04	0.00	S/L	5.0
209	MONITOR & MEMORY	1/16/97	855.94	0.00	0.00	855.94	0.00	855.94	0.00	S/L	5.0
210	EXTERNAL TAPE DRIVE	11/03/97	900.00	0.00	0.00	900.00	0.00	900.00	0.00	S/L	5.0
211	WHISTLE INTERJET	6/02/97	2,249.95	0.00	0.00	2,249.95	0.00	2,249.95	0.00	S/L	5.0
212	PENTIUM CPU, MOTHERBOAR	8/04/97	425.53	0.00	0.00	425.53	0.00	425.53	0.00	S/L	5.0
213	VARIOUS COMPUTER EQUIPM	7/01/97	939.57	0.00	0.00	939.57	0.00	939.57	0.00	S/L	5.0
241	OPERATING SYS 400	6/22/96	16,102.00	12,000.00	0.00	16,102.00	0.00	16,102.00	0.00	S/L	5.0
	<b>OFFICE EQUIPMENT (1300)</b>		<b>249,401.58</b>	<b>0.00c</b>	<b>0.00</b>	<b>249,401.58</b>	<b>0.00</b>	<b>249,401.58</b>	<b>0.00</b>		
<b>Group: VEHICLES</b>											
363	2003 CHRYSLER (MAB)	5/13/08	3,907.55	2,960.00	0.00	3,554.31	109.16	3,663.47	244.08	200DB	5.0
364	2003 MALIBU	5/20/08	8,724.75	2,960.00	0.00	6,575.65	664.10	7,239.75	1,485.00	200DB	5.0
374	2007 CHEVROLET EQUINOX	7/08/10	13,261.00	0.00	6,630.50	10,078.36	1,273.06	11,351.42	1,909.58	200DB	5.0
	<b>VEHICLES</b>		<b>25,893.30</b>	<b>0.00c</b>	<b>6,630.50</b>	<b>20,208.32</b>	<b>2,046.32</b>	<b>22,254.64</b>	<b>3,638.66</b>		
	<b>Grand Total</b>		<b>575,784.82</b>	<b>0.00c</b>	<b>34,923.47</b>	<b>537,840.72</b>	<b>20,411.66</b>	<b>558,252.38</b>	<b>17,532.44</b>		

**FM SCION SERVICE CORP.  
2012 INSURANCE COVERAGES**

TYPE	PURPOSE/WHO'S COVERED	POLICY PERIOD	AMT OF COVERAGE	COST
<i>Agency Error and Omissions</i>	FM Scion Service Corp.	08/30/12 - 08/30/13	\$1,000,000. Each claim, \$1,000,000. Aggregate; Per Claim deductible \$2,500.00	\$ 934.20
<i>*** Commercial Package Policy</i>	FMIC & FMS Property & Casualty	2/3/12-2/3/13	Section II, CGL \$1,000,000. each occurrence 2,000,000. General Aggregate, Fire Legal Liability \$50,000.	\$759.32 all locations incl
<i>Commercial Umbrella</i>	FMIC & FMS Excess over basic policies	2/3/12-2/3/13	General Aggregate Limit \$3,000,000. Auto Liability ea. Accident 500,000. General Liability. 1,000,000. Bodily Injury 500,000. Ded. \$10,000.	\$443.00 all locations incl
<i>Business Auto</i>	Comprehensive, Collision, Non-owned auto & Liab. B2U17395	10/15/12-10/15/13	\$1,000,000. Liability, \$5,000. Medical Payments, Collision Ded. \$1,000., Comp. Ded. \$200, FG	\$3,576.20
<i>Professional Liability</i>	D & O Coverage SD-000878-12	4/26/12-4/26/13	\$ 5,000,000; Ded. \$25,000.	\$1,996.60

COST IS FMS SHARE OF PREMIUM ONLY