



SERVICE
SOLUTIONS
SYNERGY

2007 ANNUAL REPORT

North Carolina Rate Bureau

core
CORE VALUES
values

COMMITMENT

faithfully and diligently fulfill the obligations of our organizations as set forth in the statutes.

INTEGRITY

perform each task as efficiently as possible with absolute honesty and integrity.

RESPECT

treat your fellow associates and those you serve on behalf of the organizations with dignity and respect.

TALENTS

continually strive to improve the organizations through the use of every associate's talents and creativity.

OWNERSHIP

encourage participation and a sense of ownership from the members of our organizations.

CONSISTENCY

demonstrate fairness and consistency among all associates and encourage personal development.



n o r t h c a r o l i n a
NORTH CAROLINA RATE BUREAU
 r a t e b u r e a u

TABLE OF CONTENTS

Rate Bureau History	2
Message from the Chairman	3
Constitutional Committees	4
General Manager's Report	6
Management Report & Analysis.....	7
Income Statement & Balance Sheet	12

GENERAL ORGANIZATIONAL INFORMATION

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GENERAL ORGANIZATIONAL INFORMATION

The Annual Meeting for member companies of the North Carolina Rate Bureau will be held October 23, 2007 at the Grandover Resort and Conference Center, Greensboro, North Carolina.

30 years
30 YEARS IN REVIEW
i n r e v i e w

The North Carolina Rate Bureau became operational September 1, 1977 as the result of legislation enacted by the North Carolina General Assembly. The legislation at the same time abolished three existing statutory insurance rating bureaus:

- The Compensation Rating and Inspection Bureau of North Carolina, operational since 1931
- The North Carolina Automobile Rate Administrative Office, established in 1939
- The North Carolina Fire Insurance Rating Bureau, operational since 1945

The Bureau is an unincorporated association composed, as the law requires, of all of the insurance companies licensed by the Commissioner of Insurance to write in North Carolina any or all of the lines within its scope. The Rate Bureau is housed in offices located at 5401 Six Forks Road, Raleigh, North Carolina. The General Managers that have provided leadership to the Bureau over the past 30 years are:

- Paul Mize – September 1, 1977 to October 31, 1985
- John Watkins – October 31, 1985 to October 31, 2000
- Ray Evans – October 31, 2000 to Present

The following associates were employed by the North Carolina Rate Bureau at its inception and are still enjoying successful careers with us today:

- | | |
|----------------------|---------------------|
| • Faye Helms | 48 years of service |
| • Lois Murphy | 41 years of service |
| • Linda Gould | 40 years of service |
| • Gail Carter | 37 years of service |
| • Patricia Stallings | 35 years of service |
| • Debbie Spence | 34 years of service |
| • Brenda Parrish | 33 years of service |

THANK YOU TO EVERYONE WHO HAS BEEN A PART OF THE 30 YEARS OF THE NORTH CAROLINA RATE BUREAU!!



message from
MESSAGE FROM THE CHAIRMAN
the chairman

As my two-year term as Chairman of the North Carolina Rate Bureau Governing Committee comes to a close, I would like to reflect on the period of time that I had the privilege to serve in this capacity. In keeping with this year's annual report theme of "Service" there are many individuals that have provided extraordinary service that I would like to recognize.

First, I would like to thank the thirteen members of the Governing Committee that supported me and spent countless hours in meetings and conference calls many of which were called with very short notice. This group has assisted in making sure that the insurance industry in the State of North Carolina efficiently and effectively administers the lines of insurance that are regulated by the Bureau. There have been many discussions on many topics over the last 24 months, but this group has always come together as a united front.

I would also like to thank the experts that work many times behind the scenes to ensure that we have the proper information to work with. These include the statistical agents, actuaries, and legal counsel.

The staff at the Rate Bureau has continued to serve the member companies, policyholders, consumer groups, and employers. Under the leadership of the General Manager, Ray Evans, the Bureau has continued to meet its obligation to provide professional service with innovation, honesty and integrity.

The challenges of the insurance industry have been many but the Governing Committee, the subcommittees, the experts, and the staff at the Rate Bureau have all worked together to address these challenges for the good of the insurance industry in the State of North Carolina. I thank everyone for their support.

Sincerely,

Art Lyon

Art Lyon
Chairman
North Carolina Rate Bureau Governing Committee

The Constitution of the Rate Bureau details that there are fourteen members of the Governing Committee. Of the members six shall be non-stock members of the Rate Bureau, six shall be stock members and two are non-voting members appointed by the Governor.

Members of the Governing Committee are elected at the annual meeting. The term is for three years, although members can be elected for a second consecutive term. Terms are staggered so that two stock and two non-stock members are elected each year.

MEMBERS	REPRESENTATIVE
Allstate Insurance Company	Bob Blystone
American Home Assurance Co.	Ira Feuerlicht
Cincinnati Insurance Co.	Jim Gron
Erie Insurance Exchange.....	Ronnie Chamberlain
Hartford Fire Insurance Co.	Andrew Brown
Integon Indemnity Corporation.....	Art Lyon*
Liberty Mutual Insurance Co.....	Cheryl Watts
NC Farm Bureau Mutual Insurance Co	Roger Batdorff
Progressive Casualty Insurance Co.....	Kate Terry
State Automobile Mutual Insurance Co.....	Larry Wilson
State Farm Mutual Automobile UInsurance Co.	Alan Bentley
United Services Automobile Association.....	Eric Vaith

NON-VOTING MEMBERS

Governor of North Carolina	Max Offerman
Governor of North Carolina.....	John Wei

*chair

The Constitutional Committees are an integral part of the Bureau fulfilling its statutory requirements.

In general each committee has authority for these matters:

- The making and the filing with the Commissioner of Insurance classifications, rules, rates, rating plans, policy forms and policy provisions;
- The development and adoption of statistical plans and procedures for the collection of loss and expense experience;

- The collection, compilation, and analysis of such statistical and other data relating to the line of insurance as are deemed necessary or desirable;
- The administration of such rating systems as may become effective pursuant to law;
- The furnishing upon request of pertinent information relating to classifications, rules, rates, rating plans, policy forms and policy provisions to Members affected thereby;
- The coordination and cooperation with rating organizations, advisory organizations, insurers and other insurance organizations in the development, application, or implementation of classifications, rules, rates, rating plans, policy forms and policy provisions;
- The taking of any other action deemed necessary or appropriate for the efficient and effective administration and regulation of the line of insurance by the Bureau.

A typical rate change works like this. The Bureau’s staff along with assistance from independent experts or statistical organizations prepares the initial detail and establishes the “frame work” for the change.

The Committee reviews this initial work and adds additional viewpoints, perhaps requests additional details or suggests alternative actions. After alternatives are explored and additional required input is obtained the Committee votes on a final version with instructions to staff to file appropriately.

At the beginning of the period covered by this report there were 645 companies. Of these 599 were members for automobile insurance, 584 were members for residential property insurance and 476 were members for workers compensation insurance.

As of August 31, 2007 there were 652 member companies, 654 for automobile insurance, 580 for residential property insurance and 472 for workers compensation insurance.

task force on
TASK FORCE ON RATING METHODOLOGY
rating methodology

MEMBERS	REPRESENTATIVE
Allstate Insurance Co.....	Steven D. Armstrong*
Allstate Insurance Co.....	Shantelle Thomas
Integon Indemnity Corporation	Art Lyon
NC Farm Bureau Mutual Insurance Co.	Roger N. Batdorff
Nationwide Mutual Ins. Co.....	Isaac Adams
State Farm Mutual Automobile Insurance Co.	Kathy Popejoy
United Services Automobile Association	Lisa Sukow *chair

automobile
AUTOMOBILE COMMITTEE
committee

MEMBERS	REPRESENTATIVE
Allstate Insurance Co.....	Steven D. Armstrong*
GEICO Indemnity Company	Tom McNicholas
Hartford Fire Insurance Co.	Jamie Mathews
Integon Indemnity Corporation.....	Art Lyon
Liberty Mutual Insurance Co.....	John Ittner
Lumbermens Mutual Casualty Co.....	Amy Brown
Nationwide Mutual Ins. Co.....	Issac Adams
NC Farm Bureau Mutual Insurance Co.	Roger N. Batdorff
Progressive Casualty Insurance Co.	Kate Terry
State Farm Mutual Automobile Insurance Co.	Kathy Popejoy
The Travelers.....	Chad Mirock
United Services Automobile Association.....	Lisa Sukow *chair

personal auto
PERSONAL AUTO POLICY SUBCOMMITTEE
policy subcommittee

MEMBERS	REPRESENTATIVE
Allstate Insurance Company	Jeff Schultz*
Nationwide Mutual Ins. Co.	Dan Meister
State Farm Mutual Automobile Ins Co.....	Kevin J. Nicklas *chair

subcommittee on
SUBCOMMITTEE ON OPERATIONS & UNDERWRITING
operations & underwriting

MEMBERS	REPRESENTATIVE
Allstate Insurance Co.	Chris Eason
Government Employees Insurance Co.	Laura Reilly
Integon Indemnity Corporation.....	Art Lyon*
Kemper Auto and Home	Donna Emery
Liberty Mutual Insurance Co.....	Margie Williams
Nationwide Mutual Insurance Co.	Liz Polley
NC Farm Bureau Mutual Insurance Co.	Roger Batdorff
Progressive Casualty Insurance Co.....	Kate Terry
State Farm Mutual Automobile Insurance Co.	Suzie Noel
The Travelers.....	Annette Whitaker
United Services Automobile Association.....	Mark Davis *chair

property
PROPERTY COMMITTEE
committee

MEMBERS	REPRESENTATIVE
Allstate Insurance Co.....	Shantelle Thomas
Amica Insurance.....	Tom Goodale
The Erie Insurance Group	Ronnie Chamberlain
Kemper National Insurance Companies.....	Amy Brown
NC Farm Bureau Mutual Ins. Co.	Bob Tart
Nationwide Mutual Ins. Co.	Kathy Southern
Penn National Insurance Companies	Chuck Uckele
State Farm Fire & Casualty Co.....	Bob Messier*
Travelers Property & Casualty Company	Randy Krauss
USAA.	Eric Vaith *chair

workers compensation
WORKERS COMPENSATION COMMITTEE
committee

MEMBERS	REPRESENTATIVE
American Home Assurance Co.....	Mary L. McQueen
Builders Mutual Insurance Co.....	Jerry Visintine
Harleysville Mutual Insurance Co.....	Ed Acquesta
Hartford Accident & Indemnity Co.	Giggy Martindale
Key Risk Insurance Co.	John Godfrey
Liberty Mutual Insurance Co.....	Cheryl B. Watts
Maryland Casualty Co. (Zurich).....	Paul Ziegler
NC Farm Bureau Mutual Insurance Co.	Roger N. Batdorff
Ohio Casualty Insurance Co.	Ray Hinnant
PA National Mutual Casualty Insurance Co.	Alan Stowe
Travelers Insurance Co.....	Jeffrey W. Schmidt* *chair

property forms
PROPERTY FORMS SUBCOMMITTEE
subcommittee

MEMBERS	REPRESENTATIVE
Allstate Insurance Co.....	Bob Lorch
American Bankers Insurance Co. of Florida	Dina Olsen
Foremost Insurance Co.	David J. Kelly
Kemper Auto and Home	Susan Fiorentino
American Modern Home Insurance Co.	Mike Kosciolony
NC Farm Bureau Mutual Ins. Co.....	Bob Tart
Nationwide Mutual Fire Ins Co.	Daniel Meister* *chair

property rating
PROPERTY RATING SUBCOMMITTEE
subcommittee

MEMBERS	REPRESENTATIVE
Allstate Insurance Co.....	Shantelle Thomas *
American Modern Insurance Group	Mark E. Carroll
Foremost Insurance Company	David J. Kelly
NC Farm Bureau Mutual Insurance Co.	Roger N. Batdorff
Nationwide Mutual Ins. Co.....	Kathy Owsiany
State Farm Fire & Casualty Co.....	Susan Cleaver
Travelers Property & Casualty Co.....	Randy Krauss
United Services Automobile Association.....	Christopher C. Swetonc *chair



Raymond F. Evans, Jr., CPCU
general manager

g e n e r a l m a n a g e r s
GENERAL MANAGER'S REPORT
r e p o r t

The Rate Bureau concentrated on three major objectives in 2007.

Our first objective was to file rate changes for each line – and we've done well. Filings for private passenger auto and workers compensation have been made (though completion of the workers comp filing is still some time away) and we expect to conclude residential property filings during the fourth quarter.

Our second objective was to improve effectiveness – a goal that encompasses many components. One of these is SPECTRUM, the Rate Bureau's largest operating system. SPECTRUM is over ten years old – and it shows. An updated version has been in the works for some time and elements of it are now emerging.

We also began implementation of a series of IT projects that includes a comprehensive system to coordinate the data needs of the Rate Bureau, a customer management system and a web security program, and started the planning process for an expansion of the web-based assigned risk application that will provide agents with download capability.

Our third objective – continuing to improve our professionalism and expertise – is an ongoing effort that really paid off during the 2007 session of the NC Legislature when we were expected to (among other things) review about two dozen newly introduced bills in order to determine their impact on existing statutes. Despite tight schedules, we fulfilled 100 percent of the requests.

What's more, we managed to stay out of the fray. By paying close attention to the new lobbying laws, we were able to burnish our reputation for knowing the facts while avoiding subjective judgments. Never once did we let slip any of our "this is really a dumb idea" assessments.

We also did some reorganizing this year, instituted various procedural changes and weathered a considerable degree of associate turnover – particularly from retirements – and our people rose to every one of these challenges. Their performance, coupled with the exceptional leadership of the Governing Committee and other committees, helped us fulfill our statutory responsibilities in a truly effective and efficient way.



sue taylor
director, insurance operations

A handwritten signature in blue ink that reads "Susan M. Taylor".

management report
MANAGEMENT REPORT & ANALYSIS
e a n a l y s i s

ser·vice:

Pronunciation: sur-vis

Function: adjective

Definition: a: an act of helpful activity; help; aid **b:** employment in any duties or work for a person, organization, government, etc. **c:** the performance of any duties or work for another; helpful or professional activity **d:** work done for others as an occupation or business

If we are going to consistently exceed customers' expectations, we have to recognize that every aspect of our business has an impact on customer service, not just those aspects of our business that involve face-to-face customer contact.

Most people are surprised to learn that the concept of insurance dates all the way back to biblical times, when commodities were used for payment. The principle of customer service has also been around for thousands of years and is becoming increasingly important as consumers demand more and more from the companies with which they do business. Combine the two and you have a good working definition of the role of the North Carolina Rate Bureau (Bureau): we support the insurance industry through service. Our mission is to provide insight and information to member companies, insureds, regulators and legislators and to make sure that the information we are supplying meets our customers' needs.

An organizational change was made at the Bureau this year with the addition of a new Data Operations division to the two existing divisions of Personal Lines and Workers Compensation. This report will focus on the results achieved during 2007 by each of the three divisions.

DATA COLLECTION

The Bureau supports the data collection and rate making for the following lines of insurance:

- Automobile
- Commercial Auto
- Homeowners
- Dwelling Fire
- Mobile Home
- Workers Compensation

Throughout 2007, the Bureau strived to continually improve the collection of data for both Personal Lines and Workers Compensation.

For Personal Lines, a new development project to improve the collection of the expense and annual statement data was initiated. This project should be completed for data collection beginning in 2008.

For Workers Compensation, several data-related projects were completed. First, member companies now have the ability to manage their unit statistical reports online through a program called Manage USR. Manage USR gives carriers the ability to search and track the unit statistical data from pre-delinquent to accepted status and print the applicable

reports. Second, with WC Ratings introduced in 2007, carriers can obtain online experience rating worksheets and can search, view, and print these worksheets.

DATA QUALITY AND DATA SECURITY

With data collection as our main focus in the Bureau, emphasis is placed on the quality of data received that will ultimately be used in ratemaking. Edits are in place and are continually reviewed to validate incoming data. The Bureau works diligently to ensure the safety, security and privacy of the information collected. This applies to the transmission of data to and from the Bureau, including the electronic funds utilized for payment on Assigned Risk policies.

BUSINESS CONTINUITY/DISASTER RECOVERY

Business continuity and disaster recovery continue to take priority in our daily operations. The disaster recovery plan provides a comprehensive list of procedures and supporting materials necessary to recover IT systems and processes and aims to restore computing capability to critical business processes within five business days. Ancillary systems would then be restored based on priority. Several servers are hosted offsite at a co-location to help reduce the recovery time of core systems. In addition, a secondary website is hosted at the co-location to allow us to quickly communicate important information to our customers regarding status of operations and changes in business processes during a disaster.

EDUCATION

The Bureau continued to conduct educational classes for carriers, agents and industry groups. For Personal Lines, several meetings were held with carriers in order to discuss how the Bureau operates, how it is funded, and how rates are established. For Workers Compensation, a series of agent educational sessions on assigned risk were held.



Managing five lines of insurance kept the Personal Lines Division—comprised of four associates—busy during the year. The department has seven committees that meet regularly to provide input and feedback to the Bureau staff.

During the 2007 session of the North Carolina General Assembly (now complete), the Bureau participated in many discussions on bills that affect the insurance industry. Happily, no legislation was passed that had a detrimental affect on the property and casualty insurance industry.

The Personal Lines committees provide feedback to staff on filings. Three filings have been made thus far in 2007:

- Private Passenger Auto Rate Review Filing was made on January 31, 2007

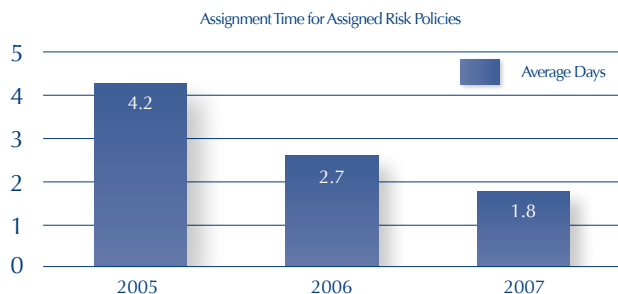
- Homeowners change with a 5.4% average increase became effective May, 2007
- A Dwelling 2002 Policy Program filing was made on August 13, 2007. The filing is awaiting approval from the Commissioner of Insurance and will be effective six months after that approval is received.

The Bureau provides a valuable service to the automobile policyholders across the state by providing a mechanism through which they can appeal the Safe Drive Insurance Plan “points” that were assigned as a result of an “at-fault” accident. If an insured has been assigned “points” for an accident they feel is not warranted, they can appeal to the Bureau for a hearing. This year 108 insureds contacted the Bureau to appeal the points assigned. Of these contacts, 24 resulted in a hearing with the Bureau staff. The outcomes of those hearings are as follows:

- 14 resulted in rulings in favor of the insured
- 10 resulted in rulings in favor of the company



2007 was a busy year for the Workers Compensation Division with new process development and enhancements to existing programs. Spectrum—the processing system for workers compensation—is currently undergoing a rewrite that will take place over the next few years. The ManageAR system, which allows agents to electronically submit assigned risk applications for insurance to the Bureau, has been in existence for nearly two years and is being utilized on over 40 percent of the applications submitted to the bureau. While ManageAR provides ease of application entry for agents, it has also improved the assignment time for assigned risk policies.



A significant enhancement was made to the Take Out Credit Program in 2007. This program credits carriers for taking policies out of the residual market and writing them in the voluntary market. Previously, carriers would inform the Bureau of policies taken out of the residual market and the bureau would verify these submissions—a very tedious process for both the carrier and the Bureau. The enhancement made in 2007 enables the Bureau to send listings of policies to all carriers who took policies out of assigned risk. This resulted in \$12.8 million in take out credits, an increase of more than seven times what was credited in 2006.

The Bureau is Plan Administrator for Workers Compensation Assigned Risk in North Carolina. The market, one of the largest in the country, continues to have a low average premium with 34 percent of the policies at a premium level less than \$5,000.

NEW RESULTS

Premium Size	Jul-07 YTD	Jul-06 YTD	% Change
Number Assigned	11,429	12,055	-5.2
Premium Volume	21,197,349	20,996,647	1.0
Average Premium	1,855	1,742	6.5

RENEWAL RESULTS

Premium Size	Jul-07 YTD	Jul-06 YTD	% Change
Number Assigned	12,172	12,337	-1.3
Premium Volume	38,730,240	53,620,713	-27.8
Average Premium	3,182	4,346	-26.8

The residual market mechanism assigns the “difficult to place” employers to insurance carriers for policy issuance when they are unable to procure a policy in the standard market. This market is serviced by both servicing carriers and direct assignment carriers. The servicing carriers have three-year terms which expire December 31, 2007. The Bureau is currently evaluating results of servicing carriers that have responded to a request for proposal which will select servicing carriers for three years beginning January 1, 2008. The direct assignment carriers serve one-year terms that expire at the end of each calendar year. The servicing and direct assignment carriers are as follows:

SERVICING CARRIERS

Companion Property and Casualty Ins. Co.
Key Risk Insurance Company
LM Insurance Corporation
Travelers Indemnity Company

DIRECT ASSIGNMENT CARRIERS

American Interstate Insurance Company
American Zurich Insurance Company
Cincinnati Insurance Company
Continental Casualty Company
Granite State Insurance Company
Hartford Underwriters Insurance Company

The Bureau’s September 1, 2006 workers compensation voluntary filing proposed an average pure premium level increase of 12.4% compared to the advisory loss costs approved effective April 1, 2006. As a result of a Settlement Agreement and Consent Order, an average overall change of +7.3% was approved. The Bureau’s September 1, 2006 workers compensation residual market filing proposed an average rate level change of 9.7% from rates effective April 1, 2006. As a result of negotiations with the North Carolina Commissioner of Insurance, a Settlement Agreement and Consent Order was signed and entered which approved a rate level change of 7.6%. In addition, an increase in the expense constant from \$210 to \$250 was approved.



the
THE FUTURE
future

From all indications, 2008 promises to be just as busy as 2007. In the Personal Lines division, several filings will be made over the next few months and testing is currently taking place on the Insurance Data Collection system that will improve the process for carrier's submission of annual report and expense data.

For the Workers Compensation division, ManageAR will continue to be enhanced with plans to change the system to allow downloads from agency management systems. In addition, a Compliance/Non Compliance system will be introduced which will allow assigned risk carriers to submit data directly to the Bureau regarding audit compliance and outstanding premium due.

For the Data Operations Division, data quality and data security will remain a priority. Data Operations is continually looking for ways to ensure that the data is validated and received as efficiently as possible.

The North Carolina Rate Bureau continues to strive to achieve the highest level of customer service for the insurance industry. The dedication of our associates, committee members, and behind-the-scenes experts have greatly assisted us in developing the processes and systems which help us provide the best service to our customers.

north carolina
NORTH CAROLINA RATE BUREAU
 rate bureau

BALANCE SHEET

ASSETS	August 31, 2006	August 31, 2007
Cash & Investments (unrestricted)	\$1,332,104	\$889,700
Cash & Investments (restricted)	571,754	675,412
Assessments Receivable	466,619	343,591
Accounts Receivable	178,900	313,800
Other Assets	25,765	47,217
Total Assets	\$2,575,142	\$2,269,720
LIABILITIES & FUND EQUITY		
Refund to Carriers Payable	\$50,098	\$50,098
Retiree Insurance Payable – Restricted	571,754	567,264
Other Benefits Payable - Restricted	-	108,148
Other Liabilities	(2,752)	(2,155)
Total Liabilities	\$619,100	\$723,355
Fund Equity	\$1,956,042	\$1,546,365
Total Liabilities & Fund Equity	\$2,575,142	\$2,269,720

INCOME STATEMENT

INCOME	August 31, 2006	August 31, 2007
Assessments Income	\$10,619,970	\$12,310,910
Membership Fees Income	704,000	705,250
Late Data Reporting Charges	5,500	253,700
Policy Keying Charges	266,200	1,346,800
Delinquent USR Charges	-	257,000
Other Income	49,535	35,745
Total Income	\$11,645,205	\$14,909,405
EXPENSES		
Legal, Consulting & Other Outside Services	\$6,691,529	\$6,623,461
Salaries & Administration Expenses	2,627,172	2,657,482
Other Operating Expenses	2,052,716	5,289,087
Total Expenses	\$11,371,417	\$14,570,030
Net Income	\$273,788	\$339,375

NCRB MANAGEMENT STAFF



WAYNE HINTON

manager,
automobile

TIM LUCAS

manager,
personal lines

KAREN BYRD

supervisor,
wc assigned risk

BETTY HURST

manager,
workers compensation

DELISA FAIRLEY

manager,
insurance data operations

SHARED RESOURCES



JIM AUMAN

director,
information technology

TAMMY CHOBOY

manager,
quality assurance

VICKI GODBOLD

director,
human resources

AMY TART

manager,
administrative services

DAVID SINK

director,
finance

