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Issue 1

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Bob Sullivan

President

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Points of Interest

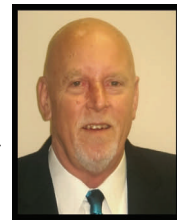
- A.M. Best Rating
- Hurricane Ike
- Writing with MDOW
- Rating Program
- New Arkansas Marketing Representative
- PIA of Arkansas
- Hypopanty 2009

“The reports of my death are greatly exaggerated”
-Mark Twain

There are various versions of Mark Twain’s quote to refute rumors of his death. According to Google this is the proper version.

This version, as well as any other notable version, could also apply to the Columbia Lloyds Group of Companies (Columbia Lloyds Insurance Company and MDOW Insurance Company).

Recently A.M. Best has affirmed the Columbia Lloyds Group financial rating of A (Excellent) with a Stable Outlook. The A.M. Best report further states, “ The rating and outlook reflects Columbia Lloyds Companies’ solid risk-adjusted capitalization, continued profitable operating performance, favorable underwriting leverage and local market expertise within their niche”.



*Bob Sullivan
President*

Hurricane Ike proved to be the most challenging event faced by the Company. I’m proud to report that we made it, and “reports of our death are greatly exaggerated”. As most of you can attest, everything did not always function as everyone wanted, including me. With the addition of an experienced Claim Manager, a revised Disaster Recovery Plan and a revised Catastrophe Recovery Plan, we will be in a better position to respond to agents, insured’s, claimants and adjusters in a timely manner following a catastrophic event.

Although we did have to implement some underwriting restrictions in Harris County (Texas), we look forward to continued profitable growth throughout the remainder of Texas, Oklahoma, and Arkansas.

I encourage an open dialogue with our agents. This will enhance Columbia Lloyds Group’s efforts of achieving a better organization to assist and promote the success of our agents. As always, feel free to contact me with your suggestions or concerns.

You can visit our Bulletins at: www.mdowinsurance.com

Steve Manning
Marketing Representative (Oklahoma)
steve@mdowinsurance.com

We started writing business in Oklahoma on 3/01/08 and Arkansas on 8/01/2008 with a market for the underserved. I would like to thank the agents for their positive response to our products and for all of the business they have written so far.

Remember when you write a policy with MDOW you are writing with an A.M. Best "A" rated company also backed by Columbia Lloyds Insurance Company of Texas. We have a lot of positives to offer such as 20% commissions for new and renewal business. We don't require photos or do any credit scoring and we don't do inspections on the properties. We are putting the trust in the Agent to write profitable business and by offering an excellent profit sharing plan to boost the Agents commissions.

Our rating programs are very user friendly, a policy can be rated and issued in under five minutes. Our rates are very competitive and we provide several payment options. Our goal is to provide the best service possible to the Agents and Insured's, from our ease of writing a policy all the way to our excellent claims service. We want all of the Agents and CSR's to want to use us first every time there is a quote to be figured because of all the positives we offer.

As always, if you have any questions or suggestions please feel free to call the company or my cell at 405-664-1307.

Thank you,

Steve Manning

Milby D. Dunn II
Vice President, Marketing (Oklahoma & Arkansas)
milby@mdowinsurance.com

Arkansas agents: LeAnne Judd is pleased to join MDOW as Marketing Representative for your area. LeAnne has represented insurance carriers in Arkansas and worked with agents in the state for three years, and will be contacting all our appointed agents in the near future.

If you would like additional training or have questions please don't hesitate to contact LeAnne Judd at (479) 966-5884 and she will be pleased to address your needs and concerns. She looks forward to working with you and your agency to help you grow your MDOW book of business and help your customers.



Milby D. Dunn II
Vice President, Marketing

Mark your calendars, MDOW will be attending the PIA of Arkansas, 64th Annual Convention, July 8-10, 2009 at the Embassy Suites, Rogers, AR. For more details go to www.piaar.com.

Oklahoma Agents: MDOW will be attending the Hypopanty 2009, Friday, May 8, at the Skirvin Hilton Hotel, One Park Ave., Oklahoma City. We will be at Booth #15. For more details of the Conference & Trade Show, please visit www.iiak.com. Hope to see you there!