

Columbia LLOYDS Insurance Company

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Issue 1

www.columbialloyds.com

April 2008

Bob Sullivan

President

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Points of Interest

- A (Excellent) Rating
- Texas Legislature (TWIA)
- Mortgagees
- CLIC's Mailing Address for Payments
- Direct Deposits now available
- Agentree
- File Claims on-line
- IIAT 111th Annual Conference & Trade Show

Good News...

Recently A. M. Best reaffirmed Columbia Lloyds Insurance Company's rating of A (Excellent). For the first time since the formation of MDOW Insurance Company (a wholly owned subsidiary of Columbia Lloyds Insurance Company), A.M. Best has affirmed the same A (Excellent) rating for both companies with a "stable" outlook.

In its report A.M. Best goes on to say "The favorable results are derived from the company's local market knowledge and expertise in providing coverages for low value dwellings in Texas. The company's excellent operating returns are driven by solid underwriting performance, which has led excellent operating gains in each of the last five years. As a result, additions to surplus have been reported for five consecutive years. Additionally, extremely low underwriting leverage measures have been attained, while producing outstanding returns on equity. The profitable performance and conservative investment portfolio have allowed for exceptional liquidity measures."



Bob Sullivan, President

I appreciate the performance of our agency distribution system. The change in our Profit Sharing agreement, effective January 1, 2008, offers each and every agent the opportunity to share in Columbia Lloyds' profitability, even to a greater extent than ever before.

...With Some Concerns

The Texas Legislature has yet to address the issue of what to do to adequately fund the Texas Windstorm Insurance Association as it pertains to increasing exposures along the coastal counties. Without repeating the various proposed recommendations, and not to try to influence you with my thoughts on the issue, I suggest that you start an open dialogue with your respective Congressional representative to...

DO SOMETHING during the 2009 Legislative session!!

Tiffany Phoummarath

Underwriting Manager ~ tiffany@columbialloyds.com

Mortgagees

It has come to our attention that some mail (most specifically mortgagee invoices) is being returned to Columbia Lloyds because the post office is not able to read the address as input. Please see below for the proper entry format:

NAME: Please enter the mortgagee name and any other text (ex: ISAOA, ATIMA)

ADDRESS: Please only enter the address in this field. Anything else causes returned mail.

CITY, STATE, ZIP: Please enter respective information in those fields.

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Continued:

Note: If you put the ISAO or ATIMA in the address field the invoices may get returned to Columbia Lloyds and not reach the mortgage company which can cause a delay in payment. We are in the process of updating our entire Mortgagee Bank to reflect this format.

Columbia Lloyds' Mailing Address for Payments

Please note our correct mailing address for payments. Sending it to our P.O. Box ensures prompt posting of all payments:

Columbia Lloyds Insurance Company
P.O. Box 540307
Houston, TX 77254-0307

Claims Department

Judy Romero ~ judy@cumbialloyds.com
Felecie Medellin ~ felecie@cumbialloyds.com

As an integral part of our company, we strive to provide good customer service and prompt payment of claims to our policyholders.

As an agent of Columbia Lloyds Insurance Company, you play a very important part in this service.

As most of our agents know, we now have a website where the agents can file claims on line. The address is www.cumbialloyds.com then click on File a Claim. We are excited about the convenience of on-line filing. Not only is it fast and easy, once you click on submit, the claim is automatically submitted to Columbia Lloyds, the adjuster handling the county selected and a copy is sent to the agent via the e-mail address that is provided.

However; if you do not wish to submit claims via the website which (we highly recommend), you can

Milby D. Dunn II
Vice President, Marketing
milby@cumbialloyds.com

Item of Interest

The Independent Insurance Agents of Texas 111th Conference & Trade Show will be on June 12-13, 2008. (Hilton) Austin, TX. Columbia Lloyds will have an exhibit at the trade show Thursday 2-7 p.m. and Friday 7:30-9 a.m.

If you plan on attending the Trade Show please stop by and say hello. Also, don't forget to bring your business card to register for a prize. For details of the Conference & Trade Show please visit iiat.org. Hope to see you there!

Direct Deposits now available

If you haven't signed up to have your Agency commission check set up on Direct Deposit and would like to do so, please contact our office so we can provide you the proper paperwork.

Agentree

As always we appreciate your feedback, comments and suggestions regarding our Policy Administration system.



*Tiffany Phoummarath
Underwriting Manager*

www.cumbialloyds.com

complete the ACORD Loss Notice, fax it to Columbia Lloyds and the approved adjuster handling the area where the loss occurred. Remember to put the name of the adjusting company on the bottom of the ACORD Loss Notice in order for us to enter correct information into the system. Please remember, if this is the way you choose to submit claims, make sure the adjusting company receives the loss notice. Otherwise; the property may not be inspected in a timely manner, generating phone calls and may cause undue stress for your policyholder.



*Felecie Medellin ~ Claims Asst.
Judy Romero ~ Claims Manager*

We look forward to working with you. Should you have any questions or comments regarding the claims department please call us direct at (Judy Romero: 713-528-0168) and (Felecie Medellin: 713-528-0165).



*Milby D. Dunn II
Vice President, Marketing*