

Looking to the future

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I've been asked to write a column for our newsletter so to continue to provide you with our perspectives on the industry, both generally and specifically. While many would jump to the conclusion that this space will replace Jack's column, nothing could be further from the truth. Jack's regular, straight-talking way of letting us know his perspective can't be duplicated. I can, however, do a reasonably good imitation of him if allowed to curse.

The past five months have seen a blur of activity, both legislatively and within our industry. A few large bail writers (on both the retail and wholesale levels) have ceased operations either through involuntary pressures or in combination with other market forces. Spending the last 20+ years with Jack, the last 18 as his partner, taught me much. Not the least of which is that when writing bail, you can either go short on premium or you can go short on collateral, just don't do both. It would seem this rule has been consistently ignored by some and certain insurers are going to experience the fallout.

I really don't want to devote this space to a rehash of what is wrong with our business. I would rather share with you the vision I have for our companies and the value we place on the relationships we have developed over the past several years.

Without the blessing of having **the best** staff in the bail insurance industry, little of what we have done could have been accomplished. In order to provide the quality of customer service you expect and deserve, nothing gets the job done better than experience. Exactly half of our staff has worked 10 or more years with us and the company-wide average work experience is 9.5 years. For a company with only 22 employees, that is quite a remarkable statistic. What this means to you is that a call to our office will be answered promptly and professionally by someone who's been there, done that. Our goal is to consistently exceed your expectations of us.

From our austere beginnings in 1986, working from borrowed banquet tables covered with butcher paper and a used telephone system to a surety insurer in 2004 that is licensed in over 40 states, we have developed a network of agents and personal relationships that are irreplaceable. Our goal is to foster these relationships further and continue to cultivate them with a view of partnership. Our success is bound to yours. You must be successful for us to be. I know that and our staff knows it too.

I intend for our companies to continue to take the necessary steps and to commit the resources, both financial and manpower, to protect, expand and nurture our industry. Industry representation, be it through the American Bail Coalition for which I now serve as President, the American Legislative Exchange Council, in which an industry representative, Jerry Watson, is poised to become the next Private Sector National Chairman or on our own in legislative venues across the country, we will be there to speak of the clear and present advantages of corporate surety bail.

I am committed to continuing our investments in technology in order to provide you with the most sophisticated platforms from which to run your businesses. Our involvement in the development of BARS (Bail Agents Record System) continues to bear fruit and converts. While some of you would love to swear off technology, the fact of the matter is our industry must embrace it now or never. More and more of our court

systems nationwide are making dockets and records of all kinds available via the internet. The time is not so far away that I can foresee us providing bond data electronically to the courts. Later in this newsletter you will read that we are one of, if not the first company in the nation to provide our agents with a company-specific email address, in an effort to simplify our communications with you and provide information quickly and efficiently. Each project evaluated and implemented with our partners in mind. Each tool designed to allow our agents to grow their business or control their costs.

We will continue to pursue the bail bond business with a singular vision. Our companies will remain focused upon it as our core business and will consciously choose not to write other forms of insurance. We clearly recognize our area of competency and will look to refine it continually. We were born to be a bail bond insurer and are incredibly proud of it.

I guess if I were asked to sum up my vision for the future, I wish for it to be a series of relationships and works that are honest and God-honoring. Our time on Earth is finite and to waste anymore than what I have already foolishly done will grieve me. I am excited about our future and welcome you to join us on the trip. God willing, we will continue to blaze a trail that will build on a foundation firmly established by Jack's character, willingness and intellect.