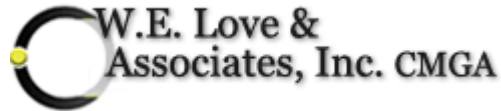


## Derek Brooks

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**From:** John H. Love [john.love@welove.com]  
**Sent:** Monday, October 27, 2008 3:17 PM  
**To:** Derek Brooks  
**Subject:** WEL - Broker News - October 2008



### W.E. Love Broker News

Number Eleven  
October, 2008

Dear Derek,

When your best friend at your office retires, irrespective of your happiness for the achievement, how could you not be sad? I hope we do not take our "work" friends for granted. We sure will miss our great friend Mike Oien. Go give your best work friend a handshake or a hug and let them know how much you appreciate their presence in your life.

### Why Choose Meadowbrook's Star Insurance Company through WEL?

If you want a Star quote on a Trucking Risk, you must go through WEL. That is good for everyone, because WEL deals with very few retailers. We limit the abusive problems which occur with too much market access. Likewise, if a mistake is made in the quotation process, we made it. We live up to and correct our mistakes.

#### Claims Service - The Only Reason Insurance Exists

Our claims for Meadowbrook are assigned to Truck Claims, our excellent TPA. In 2007, 135 separate retail agents surveyed ranked Truck Claims overall claims service as outstanding at industry best standards. It is more important to relay your opinions about our claims service than to boast how well we handle claims. Fact is our staff is much more experienced than the industry average, our claims examiners handle many fewer open features per person than average and we have much better closure ratios than normal. Our claims software and clerical organization structure is outstanding. In our opinion, only a handful of insurers really understand how to handle truck insurance losses - we are one of them.

#### Policy Coverages - Nothing to Hide

We have no driver exclusions, no hidden deductibles or sub limits -- there is nothing for us to hide. Ours is the most current ISO coverage form and endorsements. Importantly, coverage is always broadened to include CA 9948 POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED

### Mr. "Class Act" Retires



*Mike Oien Executive Vice President*

Our great leader and even better friend, Mike Oien, retires at the end of this week, concluding a 38 year career of excellence to our industry. Mike has had the most important and positive impact ever upon our staff. All of our underwriters praise his patience, knowledge, and willingness to both teach and listen. The comment below is echoed over and over:

AUTOS. Many carriers either omit or charge for this endorsement, which is puzzling to us. We manuscript no endorsement to restrict coverage on any policy. Our sample policies for all coverages are posted on our website for your ease of comparison.

#### **Service After The Sale**

Our policies and endorsements are produced instantly and posted to exclusive extranet sites for each retail broker. So, about a minute after we produce say, a MCS-90 you can see it, print it, fax it, email it without even calling us. Our policy and endorsement services consistently rank as far better than industry standards. In a July 2008 survey, our overall service was ranked as "Best of All" general agents by 87% of respondents and "Better Than Most" by the remaining 13%.

#### **Stability**

Meadowbrook is Rated A-Excellent with a Stable Outlook by A.M. Best. We know the Star staff well. These people are professionals, who are ethical, extremely dedicated and very bright. That alone separates Meadowbrook well from our industry standard.

[This article is reprinted as a PDF in the apps and forms section of our website.](#)



*All you need is LOVE..... W.E. Love that is!*

Our commitment is to offer the best truck insurance markets, service and expertise of all firms. We really appreciate your business and look forward to working with you for years to come. Call us today!

Sincerely,

John H. Love

*I have Mike to thank for all of my success because without him, I wouldn't be where I am today. - Steve Reed*

Maybe once our twice a working career you will run across someone who really can not be replaced. Mike is that person here. Oh my, we will miss him so! Yet, we do wish he and his beautiful wife Sonia bountiful happiness, fine health and God's good blessings in the many years ahead.

Mike, we love you! Thank you for all you have given so selflessly to each of us!

#### **WEL Links For You**



#### **WEL Apps & Forms** **Marketing Flyers Provided**

We have added example policy forms and Marketing Materials to our online applications. Did you know that you may access this section of our website by simply clicking on the link in our quote letter?

#### **Continuing Education** **Dallas, Texas** **November 11-12**

If you've not yet registered for this all new course, do so now! Forget what you think about CE -- these events are useful and fun! [Register today](#) by clicking on the Continuing Education link above to reserve your seat.



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- Ability to work from any desktop anywhere, anytime

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