

## My Personal Experience, Study and Testimony

Do you remember Tarzan? Did you like Tarzan? Was he the best? When I was a little boy I loved Tarzan. Tarzan was the best show that I had ever seen in my life, I believed in Tarzan. There was nothing absolutely better than Tarzan not even Jungle Jim.

Until one day when I was old enough to actually think-outside-the-box and look at the T.V. show Tarzan, I realized that Tarzan was an infant baby in dampers in an airplane in which the airplane crashed in the jungle of Africa and Tarzan was the only survivor. Tarzan was found by apes, he was raised and adopted by those same apes and became the Lord of the apes. Tarzan could speak many languages, including that of the apes, French, Finnish, English, Dutch, German, Swahili, many Bantu dialects, Arabic, ancient Greek, ancient Latin, Mayan, the languages of the Ant Men and talk to all the animals in the jungle while the natives of the jungle could only say "ouha ouha" and in fact he had no education and there was no animals that couldn't speak any language. Apes that did not know how to say "hello" in any language, yet Tarzan could speak many languages. Also, Tarzan could swim which most humans and natives of the jungle didn't even know how to swim and apes don't go near water, but Tarzan could swim. He could wrestle the alligators, speak to lions, fight and beat them at the same time. I've seen Tarzan fight gorillas, crocodiles, sharks, tigers, I've seen Tarzan do all sorts of amazing things and it amazed me that a man who was raised by apes could do all those things. In my experiences, Tarzan is what I see in surety companies. That's when I realized it's time to rethink what I'm told and think for myself.

My Name is Rod Dowston and I have been a surety agent and in the bail bond business for over 20 years and a Managing general agent for over 8 years. I have been appointed with many insurance companies over the years, just to name a few.

ALLEGHENY CASUALTY COMPANY (subsidiary of AIA)

EVERGREEN NATIONAL INDEMNITY COMPANY

FAIRMONT SPECIALTY INSURANCE COMPANY

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

LEXINGTON NATIONAL INSURANCE CORPORATION

PENINSULAR SURETY COMPANY

ROCHE SURETY AND CASUALTY COMPANY

SAFETY NATIONAL CASUALTY CORPORATION

CONTINENTAL HERITAGE INSURANCE COMPANY

SENECA INSURANCE COMPANY

In my experience with the above companies and/or their MGA's, I have found that they only cared for the bottom line (money in their pocket and/or bank account) and not the appointed agent that write bail for

them. Here are a few examples.... Here's the one I love the most, when I have a \$50,000.00 bond or more my MGA says to me "we have to split that bond with me or you need to pay me 40% to hold until the bond is discharged, because you do not have that in your buf account or I always had to share it with my MGA. The bond was discharged and to this day I have not received my ten thousand dollars back.

I open my bail bond office and asked my MGA for help and was told to look in the yellow page.

I always had skips (that's the nature of the business I am in) "defendants fail to appear for court" I received several calls from my MGA and/or Surety Company about the status of the recovery. I have never received any free help from any MGA or insurer.

Yes, I have received paid help sent by the MGA or insurer. Recovery agents come out to apprehend the fugitive for a fee.

My MGA nor insurer has ever invested their time, databases, experience or money in me or my bail bond office.

First allow me to say...NO, I have no idea of the daily operation of a surety company or their general manager and nor do I care. What I do care about is the daily dealing with me and you the agents, also I have experience, research, survey and studied their daily dealings with the agents assigned to them or appointed by them to write bail and what you and I have come to find is the same thing as business as usual for all or most of all the companies in bail surety.

In 2008 and 2013 I conducted a Survey. I visited and/or called many surety agents over the years and I have talked to many MGA's and Company CEO's and Presidents. The purpose of the Survey is to examine the characteristics of Surety Companies and/or General Agents who offer benefits to agents or invest in their agents.

What I have found is that you get your powers from your general agent, the insurance company or your supervising agent; you also get your applications and all the other supporting paperwork in order to secure the bond. Most of you or all of you understand what I'm talking about or know this to be true because it's still going on today. A bond goes bad you would get a call from your supervising agent, surety or general agent to find out the status and are you paying the bond or is it coming from your buf.

I also have found that all or most of all General Agents, Managers and/or Insurance companies are offering the same services... Transfer bonds, Large Bond Approval, Bail Agent Software, offer competitive Rates and Contracts, Underwriting Training, BUF Security, Same Day or 24 hours turn around service Power Replacements, 24/7 Service, Open all Holidays, Nationwide Transfer Bond Postings, property searches for Agents (where available), Free forms and documents, Free shipping within the continental U.S, On-going Agent training and some offer Continuing Education, Buf security,

I have found two companies that go a little bit more, above and beyond then just issuing paperwork, they do offer real estate (foreclosure) searches which is something that secures them or the bond in which you're writing.

My MGA nor insurer never offered me and/or my agents the opportunity to live free of charge in their Real Estate properties, a vacation or relaxing getaway.

My MGA nor insurer never offered me or my agents Continuing Education Tuition Reimbursement.

My MGA nor insurer never offered me or my agents or family members Scholarships.

My MGA nor insurer never offered instant power of attorney replacement. That's a power in your inventory in less than 3 seconds. The program works via a web-based program that allows agents to receive their powers instantly through e-mail, eliminating the need for shipping and waiting time.

My MGA nor insurer never help me advertise my office and/or provides a street team to advertise my office for free and/or list my business in over 30 sites and apps for free.

My MGA nor insurer never offers me the opportunity to name my on bail contract rates. That's right just like Priceline, you can Name Your Own Rate.

My MGA nor insurer never offer me free Bail Agent Software (Captira Analytical /Bail Books or any Bail Agent Software) for free.

My MGA nor insurer never offer me free fugitive recovery and/or assistance:

- a. Unlimited Database Information Searches: Full reports. No cost.
- b. Nationwide Arrest Tracking: they monitor your forfeitures so that we know if they get arrested anywhere else in the country. (No Charge to Agents)
- c. Credit Reports: Full reports. Free

My MGA nor insurer never offer me free Business and Legal Counsel for start up business.

My MGA nor insurer never provided me a Defendant's Call In (check-in) Line, A Free dedicated Defendant Check-In line for daily, weekly, or monthly check-ins.

My MGA nor insurer never provided me free Cell Phone Tracking (cell ping) If I needed to track down a defendant cell phone that has failed to appear in court (You give them the number, they tell you where It's located.)

My MGA or insurer management team never got in the field with me or my agents and help or supervised the recovery of a fugitive.

I NO LONGER CAN LOVE NOR BE LOYAL TO AN INSURER OR MGA THAT WILL NOT INVEST IN ME, MY OFFICE AND MY AGENTS.

As a General Agent, I feel part of my job is looking out for the best interests of my agents. And part of that best interest should include looking at things outside of the scope of business as usual. I also feel that they should do more than issue paperwork.

I remember when lemon heads and Boston bake beans were 1 cent and a cup of coffee was 25 cents, also if you did not have very good credit and \$20,000 to \$50,000 or property, you could not get a bail bond contract with a MGA or a Surety company. Lemon heads and Boston bake beans are no longer 1cent and you do not need your house, property or large sum of cash to get a surety company contract with me.

I've been a loyal customer of T-mobile since they hit Florida over 20 years ago, there was nothing that could make me change my service with T-mobile until one day me and a friend of mine were riding on the back roads of Georgia on a recovery and he was able to use his cell phone and I wasn't able to keep in touch with my office and other agents, until we reached Atlanta, Ga. I was able to use my cell phone but my internet slowed down to walking speed because I reached my 2.5GB 4G LTE limit on an unlimited plan. So I asked my friend the company that he was using and he informed me "it's prepaid" and I talked so bad about prepaid services in my office before the drive to Atlanta because of what I was told. Needless to say I am a prepaid customer today. I have 5 cell phone plans with 10GB 4G LTE, unlimited, including unlimited talk and messaging to Mexico and Canada and unlimited International calls and texting. I am also using my T-mobile cell phone, all for under \$160.00 on an AT&T network. I was paying T-mobile over \$800.00 per month, with half the benefits and network coverage.

What I am saying is compare the services and benefits for yourself, do not listen to others. Be an out of the box thinker.

### **Question,**

Could you survive without your mobile phone? I can't, I use my cell phones more for surfing the web, sending instant powers to agents, checking jails, map directions, checking email, sending agents and family member's text messages, snapping photos, and updating our social media status than actually placing and receiving calls.

"I believe in the future, cell phones will become even more naturally Modern day smartphones — changing everything that consumers expect from their phones. The app market has transformed the phone into a virtual toolbox with a solution for almost every need.

### **Let's take a quick look at the cell phone industry**

Wireless Cell Phone companies are fighting for your business. These companies are aggressively advertising and showing the consumer that they want your business and they want to keep your business. Just last night, TV commercials, billboards and online ads tell the story of AT&T, Verizon (VZ), T-Mobile and Sprint (S) undercutting one another with the latest and greatest low-priced plan. The biggest cell phone companies say they compete vigorously for your business. Beyond price: Wireless carriers competing on service, network quality, and three national carriers routinely match one another's prices in the market and strive to stand out based on other elements such as customer service and claims about network quality.

My grandmother used to have a saying "why buy the cow, when you can get the milk for free"

In other words, Your surety and/or MGA feels they already have you, so why offer you anything?..

What are you getting, when you pay your premium to your MGA or Insurer?

The Surety Bail industry is changing and moving forward. Agents understand "Whether it's perception or reality, this is a marketplace that offers very little choice, or at least very little differentiation other than on things like customer service. Some may well choose on that basis, but I do think ... agents are consumers and would like to see more choice in terms of rates and a insurer or MGA that would invest in them and their agents.

You have to look at bail bonding like you're driving a car. When you want to go forward you put the gear in D. When you want to go backwards you put it in R. Forward is Surety 3 / Palmetto Surety a company that invest in our agents. Backwards is Backwards. Forward or Backwards which way you want to go? P is Park, that's death in the bonding industry, you cannot stand still in a industry that is changing and moving forward.

**In Closing,**

I understand and acknowledge that there are a lot of rumors and lies floating around concerning Rod Dowston, Palmetto Surety and/or Surety 3 General Agency. I ask that when you hear anything concerning us that you contact me personally at 904 - 422 - 9797.

I have visited and/or called many surety agents over the past year and I have heard all types of B.S, About Rod Dowston, Surety 3 General Agency and/or Palmetto Surety. I have learned so much about myself, Surety 3 and Palmetto Surety that I was not aware of. I must be Tarzan.

Palmetto Surety \_\_\_\_\_? (You can fill in the B.S. from what you've heard)

Surety 3 General Agency \_\_\_\_\_? (You can fill in the B.S. from what you've heard)

I feel the best way to fight lies and rumors are, not to fight them at all. Seeing is believing, so in other words we will show the liars as a liar.

I asked other agents and companies please, if you do not tell lies about us, I promise not to tell the truth about you!

I would love to hear your comments good or bad! I promise if you tell me something, I don't like I would not have a lawyer contact you.

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Rod Dowston

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