

Press Release

FOR IMMEDIATE RELEASE

9:00 A.M. EDT, JANUARY 31, 2010 Contact: David R. White

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INSURER ADDS LICENSES

OKLAHOMA CITY, OK, JANUARY 31, 2010: In order to expand its opportunities AmFirst Insurance Company has continued to seek licenses in new states and territories. In 2009, we added several states and increased our licenses in the U.S. to fifteen states. With this announcement we are adding several new licenses. On December 24, 2009, we were informed by the British Virgin Islands Financial Services Commission that our license to sell Accident and Health Insurance in that country had been approved. While its sister company, AmFirst Insurance Company, Ltd., a Bermuda domiciled insurer, has been selling medical insurance in Latin America and the Caribbean Islands for the last fifteen years, this is the first license sought and approved by AmFirst Insurance Company, our Oklahoma domiciled company. AmFirst expects to file in other Caribbean Island jurisdictions in 2010.

During the first week of January, AmFirst was informed by the West Virginia Insurance Commission that its license to sell Accident and Health Insurance has been approved. This becomes the sixteenth state in the U.S. to grant AmFirst an Accident and Health license. Also during that week, AmFirst was informed that the Texas Department of Insurance approved their amending their license to add life insurance to their present Accident and Health Licenses.

AmFirst, whose administrative offices are at 5722 I-55 North Frontage Road, Jackson, Mississippi 39211, is proud to announce these new licenses. In January, AmFirst will acquire AFIC Administrators from one of the companies in the holding company. This new acquisition of a Third Party Administrator will increase the volume, profit, and reach of AmFirst Insurance Company.

AmFirst Insurance Company specializes in writing supplemental medical products such as medical gap plans, dental, vision, and mini-med plans. AmFirst will begin to write individual and group major medical plans in the Caribbean in 2010.

AmFirst products are marketed in the United States by MorganWhiteGroup, a Jackson, Mississippi third party administrator and marketer of supplemental insurance products. In the Caribbean, products will be administered by Morgan-White Administrators International, Inc. in Miami, Florida.

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