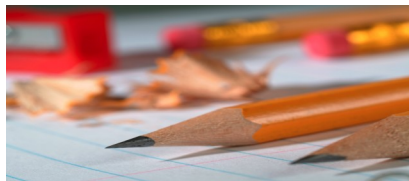




4th Quarter - 2009



A Note from David Brett, Exec. VP/ Chief Operating Officer

Challenging maybe and an understatement for this past year but I know on reflection I am proud of the achievements we were able to accomplish and despite the economic situation we were able to grow.

Since last year we have established a sister company Atlantic Intermediaries to develop and establish a new face in the market. We have seasoned individuals with experience and drive that we look to grow this fledgling Company into a successful international reinsurance broker.

At the other end of the spectrum we also invested in a premium finance

company that will work with our retail partners to offer financing options on insurance premiums. With the tightening of the financial markets we believe this tool will help us and our clients bring continuity to an unsteady market. Our acquisition and start-ups from the previous year came on strong this year providing bottom line profit and we salute their efforts and hard work in reestablishing themselves under the new umbrella of the Allstar brand.

Part of our growth is in our hiring of talented individuals with a drive and willingness to work hard and we keep on looking for a few good folk. Our challenge in the coming year is to mold our entities and

through direction steer our ship through the stormy waters and successfully achieve the planned growth. This will not be easy with the economy and other hurdles both manmade and natural but our strength is in the unity of the team and the ability to alter course without causing aggravation to our clients.

In closing the market is soft the predictions of change vary depending on the day so I think it best we accept the circumstances and view it as a challenge that needs to be dealt with in a positive and professional manner.

David Brett

One Year Anniversaries with ALLSTAR

November 17 marked the 1 year anniversary of Outdoor Underwriters!

The original team of **Ed Wilson, Jody Byrd and Julia Schofield** have already grown this year with two new employees! **Tom Skaggs** came on board as an Account Executive and **Amy Whittaker** joined the team as an Assistant CSR. They had a great first year and look forward to bigger and better things to come!

November 17 marked the 1 year anniversary of Hawkins & Rawlinson

joining the Allstar team! Thanks to the great team at H&R, our partnership has proven to be a GREAT one! We look forward to a long and prosperous relationship!



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4th Quarter - 2009

ALLSTAR in Atlanta spreads Christmas Cheer

Allstar partnered with **Operation Homefront** using money from our Charity Fund, to provide gifts to families of the men and women serving our country overseas.

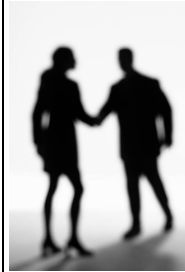


Tausha Sanders used some of the Charity Funds to team up with Pin-ridge Elementary to provide gifts for 10 of the more underprivileged children that attend the school. Tausha was very instrumental in obtaining the names of the children and did ALL the shopping for the gifts. She even bought gifts out of pocket for all the sisters/ brothers of these 10 children! Thank you all for sharing your time with those who are less fortunate.

Recent Successes

<u>CONTRACT BONDS</u>	<u>State</u>	<u>Bond Limit</u>
Construction of New Hotel	LA	\$3,000,000
2009 Capital Improvements	AR	1,968,483
I-24 Welcome Center	TN	\$1,961,000
Street Reconstruction	FL	\$1,513,518
Plumbing Upgrade-Med. Ctr.	GA	\$1,429,904
Apartment Construction	MS	\$1,350,000
Streetscape/Infrastructure	VA	\$1,216,659
HVAC	AL	\$1,312,204
Interstate Asphalt Work	NM	\$1,136,725
Advanced Metering	SC	\$1,117,422
Interior Renovation	OH	\$1,011,575
Re-roofing	SC	\$1,005,890
Residential Casework	MD	\$937,812
HVAC	LA	\$850,000
Electrical	CO	\$786,000

Convention update...



In the 4th Qtr. the ALL-STAR group was well represented at the following Conventions and Tradeshows:

October— Maryland Forestry Assoc.

Attended by Julia Schofield at OUI.

Forest History Society Meeting

Ed Wilson, from OUI attended.

SC Forestry Association Convention— NC

Attended by Art Laney of H&R, Tom Skaggs and Ed Wilson from OUI.

If you were unable to attend any of the conventions, and would like to speak to one of our staff, please call them for assistance. 800-424-0132 www.allstarfg.com

Janice Biggs with Allstar Underwriters celebrated her 10 year Anniversary on October 19. Congratulations and thank you for your continued service to Allstar and our customers!



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4th Quarter - 2009

ALLSTAR welcomes new Team Members!

Rachel Willis joins Allstar as an **Underwriter**. Rachel was previously a Senior Casualty Underwriter with the ACE group in Atlanta and majored in Insurance and Risk Management UGA.

Shawn Hren joins Allstar as our new **Internal Auditor**. Shawn has 10+ years of experience as a Surety Bond Underwriter/Manager.

Allstar welcomes **Barry Hancock** as a **VP Property Broker**. He will work with Allstar Underwriters. Barry comes to us with nine years experience in the insurance industry.



H&R welcomes **Brian Stewart** as an **Audit Coordinator**. Brian will be responsible for processing and reviewing the auditing for the logging book of business.

April Tillery joins H&R as an **Account Manager**. April has 22 years of experience, she has a P&C and Life & Health license and has her CISR designation.



OUI welcomes **Amy Whittaker** to the team as an **Assistant CSR**.

Ed Wilson was asked to serve on the **Board of Directors for the Forest History Society**.

The Forest History Society is a non-profit Educational institution dedicated to fostering the study of the history of human interaction with the forested environment. Through programs in archival and library collecting, publication, education and service, FHS seeks to provide a historical context for issues relating to human use of natural resources.

Recent Successes

<u>COMMERCIAL SURETY</u>	<u>State</u>	<u>Bond Limit</u>
Mortgage Lender	TN	\$200,000
Concessionaire's Bond	VA	\$160,000
Mortgage Lender	MS	\$150,000
School Program	WI	\$130,000
Motor Vehicle Dealer	NV	\$100,000
Concessionaires	WA	\$76,250
Surplus Lines Broker Bond	FL	\$50,000

<u>COURT/PROBATE</u>	<u>State</u>	<u>Bond Limit</u>
Guardian of Incapacitated Adult	GA	\$938,134
Administrator Bond	LA	\$308,000
Conservator Bond	GA	\$85,000
Discharge of Lien	GA	\$81,566
Discharge of Lien	GA	\$53,049

<u>FIDELITY/FIDUCIARY</u>	<u>State</u>	<u>Bond Limit</u>
ERISA Bond	CA	\$500,000
Dishonesty Bond	FL	\$108,550
Commercial Crime Policy	GA	\$87,500
Dishonesty Bond	GA	\$10,000

CONGRATULATIONS!

We are pleased to announce that **Julie Deupree** in our Birmingham Alabama office has been promoted to **Senior Underwriter**. Julie has been with Allstar for over three years and has done and continues to do an outstanding job.



A L L S T A R[™]

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4th Quarter - 2009

**HAPPY HOLIDAYS from
ALLSTAR**

A time for caring, a time for sharing.

**We at Allstar were blessed with a
great year in 2009**

**So we wanted to share in our communities
by giving to local charities.**

**We hope you had a wonderful
Holiday Season!**

- **Meals on Wheels**
- **Family in Wisconsin**
- **Children's Wish Foundation**
- **National Children's Cancer Society**
- **Elizabeth High School in Colorado**
- **PAWS – No-kill shelter for animals**
- **Salvation Army – Murfreesboro, TN**
- **American Red Cross – Disaster Recovery**
- **The Medical Foundation of NC/Burn Center**
- **Angel Tree and local Food Bank – Columbia SC**
- **Children's Healthcare of Atlanta – Cancer Ctr.**
- **Pineridge Elementary – 10 less fortunate children**
- **Tim Smith – Local Ind. Ins. Agent (critically injured)**
- **Homeless Shelters for men/women in Birmingham**
- **Kings Ranch/Hannah Home – Shelter for children/ALA**
- **Operation Homefront – 7 children from Soldiers families**
- **Metro Agents Association towards Operation Homefront**

Recent Successes - Insurance

<u>INSURANCE</u>	<u>Coverage Type</u>	<u>State</u>	<u>Premium</u>
Mechanical Logging	Equipment Floater	AL	\$105,000
Insurance Agency	Ins. Agents E&O	GA	\$55,000
Civil Engineering	A&E	FL	\$48,870
Plastic Manufacturer	Property	GA	\$36,434
Caterers	Property	LA	\$28,500
Logging Contractor	Equipment	AL	\$27,813
Roofing Contractor	GL	AL	\$27,500
Amateur Boxing Assoc	D&O/EPL	CO	\$25,399
Engineering Firm	D&O/EPL/Fiduciary	FL	\$21,600
Process/Controls Engineer	S&E	GA	\$17,209
Dry Cleaners	Property	LA	\$15,468
Continuing Care Ret.	D&O/EPL/Fiduciary	AL	\$12,359
Senior Apartments	Excess D&O	AL	\$9,888
Med. Therapy Device	Products	CO	\$8,000
<u>SPECIALTY BROKERAGE</u>	<u>Coverage Type</u>	<u>State</u>	<u>Premium</u>
Industrial Contractor	GL/Umbrella	FL	\$126,000
Sports Arena	Excess	GA	\$95,500
Street & Road Const.	Excess	FL	\$80,000
Paving Contractor	Excess	NY	\$80,000
Medical Equip. Mfg.	GL	TX	\$74,300
Roofing Contractor	GL & Excess	FL	\$70,000
Commercial GC	GL & Excess	GA	\$59,250
Specialty Coating Mfg.	GL	GA	\$45,700
Roofing Contractor	GL	AZ	\$45,000
Fast Food Restaurant	GL	AZ	\$38,000