

Why Choose Star Insurance Company through W.E. Love & Associates?

W.E. Love & Associates focuses on insuring trucks. It's all we do. Through our relationship with Star Insurance Company, we limit the problems which can occur with too much market access. We handle the quotation process promptly, and offer first class customer service. We work to ensure you get the coverage you need for your client, in a hassle-free environment.

Claims Service

Many of our agents are familiar with Truck Claims, Inc., our TPA since 1997. Truck Claims, Inc., handles the Star Insurance Company claims in most of the states we represent. In our recent survey, 135 separate retail agents surveyed ranked Truck Claims, Inc.'s overall service as "outstanding". We believe that our experienced claims examiners handle fewer open features per person than average and we have better closure ratios than normal. Our claims software and clerical organization structure is designed with our agents in mind. Only a handful of insurers really understand how to handle truck insurance losses – we feel we are one of them.



Policy Coverages – Bells and Whistles?

Our Star Insurance Company policy contains no driver exclusions, no hidden deductibles or sub limits. The ISO coverage form and endorsements are current. Importantly, coverage is always broadened to include CA 9948 POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS. Many carriers either omit or charge for this endorsement. Star manuscripts no endorsement to restrict coverage on any policy. Our sample policies for all coverages are posted on our web site for your ease of comparison: www.welove.com

Service After The Sale

Star's policies and endorsements are produced instantly and posted to exclusive extranet sites for each retail broker. Almost instantaneously after we produce a MCS-90 you can see it, print it, fax it, and email it, all through our online portal. We believe our policy and endorsement services consistently rank as far better than industry standards. In our July 2008 survey of our retail agents, our overall service was ranked as "Best of All" general agents by 87% of respondents and "Better Than Most" by the remaining 13%.

Stability

Star Insurance Company is the primary insurance subsidiary of Meadowbrook Insurance Group, Inc. (NYSE: MIG). Formed in 1985, Star is a Michigan-domiciled carrier that is licensed and admitted in all 50 states, including the District of Columbia. All of Meadowbrook's insurance carriers are listed in A.M. Best's rating guide with an "A-" (Excellent) rating, with a stable outlook.



MEADOWBROOK
INSURANCE GROUP SM



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John H. Love
President and
Chief Operating Officer
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June 11, 2010

Re: Star Insurance Company Letter of Credit Instructions Amplified

For Star Insurance Company, Letter(s) of Credit (LOC's) may be considered for acceptance as collateral security for reporting form insurance policies on a case by case basis. As these instructions are obviously unique to Star, please read and follow them carefully.

Upon binding, unless a fully approved and correct original LOC is received by the beneficiary at the address **NOT disclosed in this memo, a cash deposit will be invoiced and due to WEL until the proper LOC is in place. Only at that time will cash deposits be credited.**

Behind this memo are Star's approved LOC format and the most current list of approved banks on which an LOC may be issued. **No exceptions are allowed, we promise.**

As all LOC's must be approved as to format, we **MUST review here an emailed draft of the LOC prior to issuing our mailing instructions to you.**

DO NOT mail Star LOC's to the Beneficiary address on the LOC template. If an LOC is approved, we will forward mailing instructions as to where the original LOC must be sent.

Contact me if you have any questions at 336 226 1191 x 1003. Thanks.

(d) List of Banks

EXPLANATORY NOTE: STATE INSURANCE REGULATORS AND INSURANCE COMPANIES MAY USE THIS LIST FOR ANY PURPOSE OF THE PURPOSES DISCUSSED ABOVE.

A specific banking entity must apply to be listed only once. This means that an insurance company may do business with: (i) a listed domestic parent bank entity, and any of its unlisted domestic branches; (ii) a listed domestic branch of a domestic parent bank entity, the unlisted domestic parent bank entity and any other unlisted domestic branches of the same domestic parent bank entity; and (iii) a listed U.S. branch of a foreign bank entity and any other unlisted U.S. branches of the same foreign parent bank entity.* Notwithstanding the above, any entity related to a domestic listed entity (i.e. parent or branch) may apply to be listed independently.

Any domestic parent bank entity, its domestic branches and U.S. branches of a foreign parent bank entity with no related entity on the list that wants to be listed must apply to the SVO.

**This policy only applies to banks that share the same legal identity. Banking entities that share the same or similar names but that are separately chartered, and bank subsidiaries, that want to be listed, must apply individually.*

BANK NAME	CITY/STATE	SOVEREIGN
ABN Amro Bank N.V.	Chicago, IL	Netherlands
AgStar Financial Services, ACA	Mankato, MN	USA
Allied Irish Bank	New York, NY	Ireland
Allstate Bank	Vernon Hills, IL	USA
Amegy Bank National Association	Houston, TX	USA
American Bank and Trust Company	Tulsa, OK	USA
American Business Bank	Los Angeles, CA	USA
American National Bank	Denver, CO	USA
ANZ Banking Group, Ltd.	New York, NY	Australia
Arthur State Bank	Union, SC	USA
Associated Bank, N.A.	Green Bay, WI	USA
Banco Bilbao Vizcaya Argentaria	New York, NY	Spain
Banco Santander Central Hispano	New York, NY	Spain
BancorpSouth Bank	El Dorado, AR	USA
Bank of Agriculture & Commerce	Stockton, CA	USA
Bank of Albuquerque, N.A.	Albuquerque, NM	USA
Bank of America, N.A.	Los Angeles, CA	USA
Bank of Arizona, N.A.	Phoenix, AZ	USA
Bank of Arkansas, N.A.	Fayetteville, AR	USA
Bank of Hawaii	Honolulu, HI	USA
Bank of Ireland	Stamford, CT – Rep Office	Ireland
Bank of Kansas City, N.A.	Tulsa, OK	USA
Bank of Montreal	Chicago, IL	Canada

Bank of Oklahoma, N.A.	Tulsa, OK	USA
Bank of Springfield	Wabash, IL	USA
Bank of Texas, N.A.	Dallas, TX	USA
Bank of the West	Los Angeles, CA	USA
Bank of Tokyo-Mitsubishi UFJ Trust Company	New York, NY	Japan
Bankers Trust Company, NA	Cedar Rapids, IA	USA
Barclays Bank PLC	New York, NY	United Kingdom
Bayerische Hypo-und Vereinsbank, A.G.	New York, NY	Germany
Bayerische Landesbank	New York, NY	Germany
BNP Paribas	New York, NY	France
Boone County National Bank	Columbia, MO	USA
Branch Banking and Trust Company	Charlotte, NC	USA
Broadway Federal Bank	Los Angeles, CA	USA
Brown Brothers Harriman & Company	New York, NY	USA
Brown Brothers Harriman Trust Company, N.A.	New York, NY	USA
California Bank & Trust	Los Angeles, CA	USA
Calyon	New York, NY	France
Canadian Imperial Bank of Commerce	New York, NY	Canada
Capital One N.A.	New York, NY	USA
Carolina First Bank	Greenville, SC	USA
Cathay Bank	Los Angeles, CA	USA
Chester National Bank	Chester, IL	USA
Chittenden Bank a division of People's United Bank	Burlington, VT	USA
Christiana Bank & Trust Company	Wilmington, DE	USA
Citizens Bank of Pennsylvania	Philadelphia, PA	USA
Citibank, N.A.	New York, NY	USA
Citizens Bank of Pennsylvania	Philadelphia, PA	USA
Citizens Business Bank	Ontario, CA	USA
City National Bank	Beverly Hills, CA	USA
CoBank, ACB	Greenwood Village, CO	USA
CoBiz Bank, NA	Denver, CO	USA
Colorado State Bank & Trust, N.A.	Denver, CO	USA
Comercia Bank	Detroit, MI	USA
Commerce Bank, NA.	Kansas City, MO	USA
Commerzbank, A.G.	New York,	Germany
Commonwealth Bank and Trust	Louisville, KY	USA
Commonwealth Bank of Australia	New York, NY	Australia
Compass Bank	Birmingham, AL	USA
Credit Industriel et Commercial	New York, NY	France
Credit Suisse	New York Branch	Switzerland
Crossroads Bank	Wabash, IN	USA
Danversbank	Danvers, MA	USA
Deutsche Bank A.G.	New York, NY	Germany
Deutsche Bank Trust Company Americas	Jersey City, NJ	USA
DnB Nor Bank ASA	New York, NY	Norway
Dresdner Bank, A.G.	New York, NY	Germany
DZ Bank AG	New York, NY	Germany
Eastern Bank	Boston, MA	USA
F&M Bank	Manchester, Iowa	USA
Farm Credit West, ACA	Visalia, CA	USA

Federal Home Loan Bank	Des Moines, IA	USA
Federal Home Loan Bank of Chicago	Chicago, Illinois	USA
Federal Home Loan Bank of Indianapolis	Indianapolis, IN	USA
Fifth Third Bank	Cincinnati, OH	USA
First Commercial Bank	Jackson, MS	USA
First Financial Bank	Columbus, Indiana	USA
First Hawaiian Bank	Honolulu, HI	USA
First Midwest Bank	Itasca, IL	USA
First National Bank Alaska	Anchorage, AK	USA
First National Bank of Lake Jackson	Lake Jackson	USA
First Tennessee Bank, N.A.	Memphis, TN	USA
FirstBank	Palm Desert, CA	USA
First-Citizens Bank & Trust Company	International Banking Services	USA
Fortis Bank, SA/NV	New York, NY	USA
Fulton Bank	Lancaster, PA	USA
GE Capital Financial, Inc.	Salt Lake City, UT	USA
Goldman Sachs Bank, USA	New York, NY	USA
Hancock Bank of Louisiana	Franklinton, LA	USA
Harris N.A.	Chicago, IL	USA
Hilltop National Bank	Casper, WY	USA
HSBC Bank USA, N.A.	Buffalo, NY	USA
HSH Nordbank AG	New York, NY	Germany
Huntington National Bank	Columbus, OH	USA
Industrial and Commercial Bank of China Ltd.	New York, NY	China
Intesa Sanpaolo S.p.A.	New York, NY	Italy
Intrust Bank, N.A.	Wichita, KS	USA
Israel Discount Bank of New York	New York, NY	USA
Jefferson State Bank	San Antonio, TX	USA
JPMorgan Chase Bank	New York, NY	USA
KBC Bank, N.V.	New York, NY	Belgium
KeyBank National Association	Cleveland, OH	USA
Landesbank Baden-Wuerttemberg	New York, NY	Germany
Landesbank Hessen-Thuringen Girozentrale	New York, NY	Germany
Libertyville Bank & Trust Company	Libertyville, IL	USA
Lloyds TSB Bank Plc	New York, NY	United Kingdom
M&I Marshall & Isley Bank	Milwaukee, WI	USA
Manufacturers and Traders Trust Co.	Buffalo, NY	USA
MB Financial Inc.	Chicago, IL	USA
Mercantile Bank	Orlando, FL	USA
Merrill Lynch Bank USA	Salt Lake City, UT	USA
Mid Penn Bank	Millersburg, PA	USA
Mizuho Corporate Bank USA	New York, NY	Japan
Mizuho Corporate Bank, Ltd.	New York, NY	Japan
Morgan Stanley Bank	West Valley City, UT	USA
Mutual of Omaha Bank	Scottsdale, AZ	USA
National Australia Bank Ltd.	New York, NY	Australia
National Bank of Canada	New York, NY	Canada
National Penn Bank	Boyertown, PA	USA
Natixis	New York, NY	France
Norddeutsche Landesbank Girozentrale	New York, NY	Germany

Nordea Bank Finland Plc.	New York, NY	Finland
Pacific Capital Bank, N.A.	Santa Barbara, CA	USA
Pacific Continental Bank	Eugene, OR	USA
Pacific Premier Bank	Costa Mesa, CA	USA
Paragon Commercial Bank	Raleigh, NC	USA
People's United Bank	Burlington, VT	USA
PlainsCapital Bank	Forth Worth, TX	USA
PNC Bank, National Association	Pittsburgh, PA	USA
Premier Bank	Lenexa, KS	USA
Quad City Bank and Trust Company	Bettendorf, IA	USA
Rabobank International	New York, NY	Netherlands
Rabobank, NA.	Stockdale, CA	USA
RBC Bank (USA)	Charlotte, NC	Canada
RBS Citizens, National Association	Providence, RI	USA
Red River Bank	Alexandria, LA	USA
Regions Bank	Montgomery, AL	USA
River City Bank	Sacramento, CA	USA
Riyad Bank	Houston, TX	Saudi Arabia
Royal Bank of Canada	New York, NY	Canada
Royal Bank of Scotland Plc.	New York, NY	United Kingdom
Royal Bank of Scotland plc.	Greenwich, CT	USA
S&T Bank	Indiana, PA	USA
Signature Bank	New York, NY	USA
Silicon Valley Bank	Santa Clara, CA	USA
Skandinaviska Enskilda Banken	New York, NY	Sweden
Societe Generale	New York, NY	France
Sovereign Bank, FSB	Boston, MA	USA
Standard Chartered Bank	New York, NY	United Kingdom
State Bank & Trust	Fargo, ND	USA
State Street Bank and Trust Company	Boston, MA	USA
Sterling Bank	Houston, TX	USA
Sumitomo Mitsui Banking Corp.	New York, NY	Japan
SunTrust Banks, Inc.	Atlanta, GA	USA
Susquehanna Bank	Hagerstown, MD	USA
Svenska Handelsbanken AB	New York, NY	Sweden
TD Bank, N.A.	Mt. Laurel, NJ	USA
Texas Capital Bank, NA	Dallas, TX	USA
The Bank of New York Mellon	New York, NY	USA
The Bank of Nova Scotia	New York, NY	Canada
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	New York, NY	Japan
The F&M Bank & Trust Company	Tulsa, OK	USA
The First National Bank & Trust Co. of Iron Mountain	Iron Mountain, MI	USA
The Frost National Bank	San Antonio, TX	USA
The Mechanics Bank	Walnut Creek, CA	USA
The Northern Trust Company	Chicago, IL	USA
The Peoples State Bank of Newton	Newton, IL	USA
The PrivateBank and Trust Company	Chicago, IL	USA
The Shizuoka Bank	New York Agency	Japan
The Toronto Dominion Bank	New York, NY	Canada
Transportation Alliance Bank	Ogden, UT	USA

Trustmark National Bank	Jackson, MS	USA
U.S. Bank National Association	Saint Paul, MN	USA
UBS AG	Stamford, CT	Switzerland
UMB Bank N.A.	Kansas City, MO	USA
Umpqua Bank	Portland, OR	USA
Union Bank of California, N.A.	San Francisco, CA	USA
Univest National Bank and Trust Co.	Souderton, PA	USA
United Commercial Bank	San Francisco, CA	USA
Univest National Bank and Trust Co.	Souderton, PA	USA
W.T.B. Financial Corporation	Spokane, WA	USA
Wachovia Bank, National Association	Winston-Salem, NC	USA
Webster Bank, N.A.	Hartford, CT	USA
Wells Fargo Bank	San Francisco, CA	USA
Wells Fargo Bank Alaska	Anchorage, AK	USA
West Suburban Bank	Lombard, IL	USA
WestLB AG	New York, NY	Germany
Westamerica Bank	Suisun City, CA	USA
Western National Trust Company	Salt Lake City, UT	USA
Westamerica Bank	Suisun City, CA	USA
Westfield Bank	Westfield, MA	USA
WestLB AG	New York, NY	Germany
Westpac Banking Corporation	New York, NY	Australia
Whitney National Bank	New Orleans, LA	USA
Wilmington Trust Company	Wilmington, DE	USA
Zions First National Bank	Salt Lake City, UT	USA

***Banks which were previously on the list but which have not paid the required \$500.00 annual maintenance fee have been removed from the list.**

****Due to timing differences in the production of the Purposes and Procedures Manual please consult the monthly Bank List publication to further confirm changes to the bank list that may include additions and/or de-listings.**