

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM GREENVILLE COUNTY
Court of Common Pleas

Charles B. Simmons, Jr., Special Circuit Court Judge

Case No. 2013-000575

Artemio Alvarez v. Quality HR Services, et.al.
W.C.C. File No.: X030301
William Brockman v. Quality HR Services, et.al.
W.C.C. File No.: X030600
Martha Burke v. Quality HR Services, et.al.
W.C.C. File No.: X030681
Lucille Dwight v. Quality HR Services, et.al.
W.C.C. File No.: 0326238
Robert Hunter v. Quality HR Services, et.al.
W.C.C. File No.: X040142
Tammy Miller v. Quality HR Services, et.al.
W.C.C. File No.: X040301
Patricia Wade-Portee v. Quality HR Services, et.al.
W.C.C. File No.: 0907616
Jessie Pringle v. Quality HR Services, et.al.
W.C.C. File No.: 0327062
Steven Cameron v. Quality HR Services, et.al.
W.C.C. File No.: 0316901
Ruth Harmon v. Spectrum HR, et.al
W.C.C. File No: 040613.....Respondents,

v.

South Carolina Property and Casualty
Insurance Guaranty Association.....Appellant.

RECORD ON APPEAL
(VOLUME V of V)

J. Hubert Wood, III
P.O. Box 20550
Charleston, SC 29413
Attorney for Appellant South Carolina
Property & Casualty Insurance Guaranty Assoc.

Benjamin M. Renfrow
Wesley J. Shull
872 S. Pleasantburg Drive
Greenville, SC 29607
Attorneys for Respondents Keith's Welding
Services, Inc., Capital City Ins. Co. and ABC
Investments

Duke K. McCall, Jr.
300 East McBee Avenue, Suite 500
Greenville, SC 29601
Attorney for Respondent Quality
HR Services

David H. Keller
105 N. Spring Street, Suite 105
Greenville, SC 29601
Attorney for Respondent
Uninsured Employers' Fund

The following operations are prohibited:

1. Aircraft and airline operations;
2. Navigation and operation of all vessels;
3. Construction and / or maintenance of cofferdams;
4. Operation of dry docks;
5. Sub aqueous work
6. Subway construction
7. Tunneling operations
8. Wrecking or demolition of bridges, structures or vessels;
9. All coal mining operations;
10. All underground mining operations;
11. Manufacture of fireworks, fuses, nitroglycerine, celluloid and pyroxylin;
12. Manufacture, production or refining of natural or artificial fuel, gas, butane, Propane or liquefied petroleum gases or gasoline;
13. Manufacture of fireworks, fuses, nitroglycerine, celluloid and pyroxylin;
14. Manufacture of any explosive substance intended for use as an explosive;
15. Loading, handling, transportation or storage of explosives;
16. U.S. Longshore & Harbor Workers Compensation Act;
17. Maritime (Jones Act);
18. Quarry Operations;
19. Operations involving asbestos or rock wool;
20. Boiler repair;
21. Athletic teams, amusement parks or theater operations.

ADDENDUM "C"

CLASSIFICATION SCHEDULE

Please note: All agricultural and farming classifications prior to consideration for underwriting, must have complete engineering, along with 5 years of claims experience verifiable from the carriers.

Approved Classification Codes:

Effective:

Code	Description
0005	FARM: NURSERY EMPL. & DELIVERY
0037	FARM - FIELD CROPS
0042	LANDSCAPE GARDENING
1463	ASPHALT WORKERS
2576	AWNING MFG. & SHOP
2585	CARPET CLEANING & DRIVE
2731	PLANNING OR MOLDING MILLWORK
2802	CARPENTRY SHOP ONLY & DRIVERS
2818	CABINET WORKS
2731	PLANNING OR MOLDING MILLWORK
2802	CARPENTRY SHOP ONLY & DRIVERS
2812	CABINET WORKS
3030	IRON - STEEL FABRICATION
3040	IRON WORKS - SHOP- ORNAMENTAL
3064	SIGN MANUFACTURING - METAL
3066	SHEET METAL - SHOP ONLY
3365	WELDING NOC & DRIVERS
3632	MACHINE SHOP
3643	ELECTRICAL POWER OR TRANS. EQUIPMENT
3681	TELEVISION, TELEPHONE MFG.
3724	MILLWRIGHT WORK
3724F	MILLWRIGHT WORK
4000	SAND OR GRAVEL DIGGING
4034	CONCRETE PRODUCTS MFG.
4484	PLASTICS MFG. - MOLDED
4511	SOIL ANALYSIS - ANALYTICAL CHEMIST-LABS

Code	Description
5020	CEILING TILE INSTALLATION
5022	MASONRY NOC
5040	IRON OR STEEL - ERECTION - EXTERIOR (BALCONIES, FIRE ESCAPES, STAIRCASES, ETC.)
5057	IRON OR STEEL - NOC
5059	IRON OR STEEL - ERECTION - FRAME STRUCTURES NOT OVER 2 STORIES IN HEIGHT
5102	DOOR, DOOR FRAME, SASH ERECTION - METAL
5146	FURNITURE INSTALLATION
5160	ELEVATOR ERECTION OR REPAIR
5183	PLUMBING NOC & DRIVERS
5188	SPRINKLER INSTALLATION
5190	ELECTRICAL WIRING WITHIN BUILDINGS
5191	OFFICE MACHINE INSTALLATION
5213	CONCRETE CONSTRUCTION - MONOLITHIC
5215	CONCRETE PRIVATE RESIDENCE - NOT MONOLITHIC
5221	CONCRETE OR CEMENT WORK - FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS & DRIVERS PAVING OR REPAVING - FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS & DRIVERS
5222	CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS NOT PRIMARY CLASS < 10% P/R
5223	SWIMMING POOL CONSTRUCTION
5348	TILE WORK INSIDE
5403	CARPENTRY NOC
5437	CARPENTARY CABINETS INSTALLATIONS
5443	LATHING
5445	WALLBOARD
5462	GLAZING
5474	PAINTING & PAPER HANGING
5479	ACOUSTICAL & INSULATION
5480	PLASTERING NOC & DRIVER
5506	STREET OR ROAD CONSTRUCTION - PAVING OR REPAVING & DRIVERS
5507	STREET OR ROAD CONSTRUCTION - SUBSURFACE
5538	SHEET METAL WORKS
5551	ROOFING - ALL KINDS

Code	Description
5606	CONTRACTORS - EXECUTIVE SUPERVISOR
5610	CLEANING, REMOVAL OF DEBRIS
5645	CARPENTRY - DETACHED 1 OR 2 FAMILY DWELLINGS
5651	CARPENTRY - DWELLING - 3 STORIES OR LESS
5703	BUILDING RAISING / MOVING
6003	PILE DRIVING & DRIVERS
6204	DRILLING
6217	EXCAVATION NOC < > 4'
6229	IRRIGATION OR DRAINAGE
6306	SEWER CONSTRUCTION
6319	WATER, GAS MAIN CONSTRUCTION NO ACTIVE LINES
6325	CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DRIVERS
6400	FENCE ERECTION
7228	TRUCKING NO LONG HAUL OR PRIMARY UNLESS LOCAL
7380	DRIVERS, CHAUFFEURS & HELPERS - NOC NO PRIMARY CLASS
7421	AIRCRAFT OPERATIONS NO PRIMARY/OWNERS ONLY
7600	TELEPHONE OR TELEGRAPH CO.: ALL EMPLOYEES EXCEPT OFFICE, EXCHANGE OR CLERICAL
7600	TELEPHONE OR TELEGRAPH CO.: ALL EMPLOYEES EXCEPT OFFICE, EXCHANGE OR CLERICAL
7605	BURGLAR ALARM INSTALLATION
8010	STORE
8017	STORE: RETAIL NOC
8044	STORE: FURNITURE & DRIVERS LOCAL ONLY
8058	BUILDING MATERIAL DEALER STORE EMPLOYEES
8107	MACHINERY DEALER - NOC
8232	LUMBER YARD & WAREHOUSE
8235	SASH, DOOR / ASSEMBLED
8292	STORAGE WAREHOUSE - GENERAL MERCHANDISE
8350	OIL DEALERS & DRIVERS LOCAL 50 MILE RADIUS

Code	Description
8380	AUTO SERVICE OR REPAIR
8601	ENGINEER OR ARCHITECT
8742	SALESMAN & OUTSIDE
8803	AUDITORS/ACCOUNTANTS OR FACTORY COST OFFICE SYSTEMATIZER - TRAVELING
8832	PHYSICIAN & CLERICAL - PHYSICAL THERAPISTS
8833	HOSPITAL - PROFESSIONAL EMPLOYEES
9014	BUILDING - OPERATION BY CONTRACTORS
9015	BUILDING - OPERATION BY OWNER, LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES
9040	HOSPITAL - ALL OTHER THAN PROFESSIONAL EMPLOYEES (INCLUDING VOLUNTEERS)
9082	TABLE SERVICE RESTAURANT
9102	PARK- NOC ALL EMPLOYEES & DRIVERS
9402	STREET CLEANING & DRIVERS
9519	HOUSEHOLD APPLIANCES-ELECTRICAL - INSTALLATION, SERVICE OR REPAIR & DRIVERS- A/C - PORTABLE - INSTALLATION SERVICE OR DRIVERS
9521	HOUSEHOLD FURNISHING INSTALLATION NOC & UPHOLSTERING
9534	MOBILE CRANE & HOISTING NO OPS/DELIVERY SETUP

2005

CANCELLATION FORM

50

1736

CLIENT CANCELLATION

PEO NAME: _____

CANCELLATION DATE: _____

CLIENT NAME: _____

CLIENT ADDRESS: _____

CLIENT NUMBER: _____

REASON FOR CANCELLATION: _____

437

AMERICAN INSURANCE MANAGERS, INC.

PEO Client Manual
Acceptance Form

We _____ (PEO Name) have received and reviewed with an American Insurance Managers, Inc.'s (AIM) representative a copy of the PEO Client Manual. I understand that the manual contains important information that I will have to follow in order to be a client of AIM.

The following information is included in the manual: American Insurance Manager company information, Client location number Filing, Cancelling a client, How to file claims and reports, Payment requirements, Certificate request information, Monthly employee count, Annual Audits, Underwriting Guidelines, Proposal Data Sheet form, Client Review Program, Risk Assessment form and Hazard Rating Index.

American Insurance Managers

PEO Representative

Date

Date

1938



REALM NATIONAL INSURANCE COMPANY

November 27, 2002

Honorable John W. Oxendine
Commissioner of Insurance
Two Martin Luther King, Jr. Dr.
West Tower, Suite 704
Atlanta, Georgia 30334

RE: Realm National Insurance Company - NAIC Company Code 15466

Dear Commissioner Oxendine,

Within the past week, Realm National Insurance Company ("Realm National") has discovered that certain ACORD Certificates of Liability Insurance have been issued to various "insureds" in Georgia, which purport to reflect the existence of coverage from Realm National. We believe that the certificates were issued commencing on or after October 1, 2002. The producer listed on these certificates will be shown either as American Insurance Managers, Inc. of Atlanta, Georgia ("AIM"), or one of AIM's sub producers. In all cases, the certificates purport to provide workers compensation coverage for professional employer organizations ("PEO's") and/or their individual clients.

We feel it is important to note that Realm National's parent has been involved in negotiations with AIM which contemplated that AIM would be authorized at some point to represent Realm for workers compensation. However, at the time the certificates were issued (and indeed up to the present) AIM was not so authorized.

We are currently in the process of trying to identify every certificate that was issued to an insured in Georgia and are undertaking to notify every such "insured" and certificate holder that the certificate was not authorized by Realm, does not reflect the existence of actual coverage, and should be considered void *ab initio*.

125 MAIDEN LANE FIFTH FLOOR NEW YORK, NY 10038 PHONE (212) 269-6700 FAX (212) 269-6758

7709803290 RTH 092100 04 09:28

440

2010

Realm National Insurance Company
Mark Sioma

Page 2

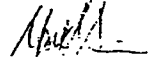
1/27/2002

We are sending this notice in order:

- (a) to alert you to this situation in the event that your office receives any inquiries concerning such certificates;
- (b) to request that you advise Realm National if there are any specific items that your office will require (or would prefer be contained) in the notice to the "insureds";
- (c) to solicit your thoughts and advice as to how we might most effectively reach the "insureds" in your state; and
- (d) to offer whatever further information and assistance we can to your office in connection with this regrettable situation.

For further information, please feel free to contact the undersigned or, in my absence, the General Counsel of Realm National's holding company, James Lawless IV (212-422-0770).

Sincerely,



Mark S. Sioma, President
Realm National Insurance Company
(212-269-6700, ext. 118)

CC: Mr. David Dennett Smith, President,
American Insurance Marketing, Inc

Mr. Kenneth Gingrass, Principal Insurance Examiner
New York Department of Insurance

Jan 12 04 09:20a RTH 7709803280 P.S

1841

Stanley A. Coburn (SAC-6318) *Admitted Pro Hac Vice*
 Lowendick, Cuzdey, Ehrmann, Wagner, Stine,
 Sanselone & Bobe, LLC
 3775 Mansell Road
 Alpharetta, GA 30022
 Phone: (404)325-2300
 Fax: (404)325-7302
 Georgia Bar No. 172100
 Attorney for Plaintiffs

USDC SDNY
 DOCUMENT
 ELECTRONICALLY FILED
 DOC #:
 DATE FILED: 6/16/08

UNITED STATES DISTRICT COURT
 SOUTHERN DISTRICT OF NEW YORK

AMERICAN INSURANCE MANAGERS
 INC., AMERICAN INSURANCE
 MANAGEMENT GROUP, INC., AND
 ATLANTA INSURANCE MARKETING,
 INC.,

PLAINTIFFS

-against-

ERIC R. DINALLO, Superintendent of Insurance
 of the State of New York, as Liquidator of
 REALM NATIONAL INSURANCE
 COMPANY, STEPHEN A. CRANE, JAMES
 LAWLESS IV, MARK S. SIOMA,
 ANTHONY J. DEL TUFO, DANNY RAY
 GREEN, CHRISTINA BUI VU AND
 LEONARD QUICK,

DEFENDANTS

*
 *
 *
 * 2007 Civ. 00762 (RJH)
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STIPULATION OF DISMISSAL

COMB NOW, Plaintiffs herein and Defendants Eric R. Dinallo, Superintendent of Insurance of The State of New York, as Liquidator of Realm National Insurance Company, Stephen A. Crane, James Lawless IV, Mark S. Sioma, Anthony J. Del Tufo, Danny Ray Green, Christina Bui Vu and Leonard Quick and pursuant to F.R.C.P. Rule 41(a)(1) file this Stipulation

3543

of Dismissal. The appearing parties hereby stipulate to dismissal of this case and request the Clerk of Court make such designation on the record.

This 11th day of June, 2008.

Respectfully submitted,



Stanley A. Coburn (SAC-6318)
Lowendick, Cuzdey, Ehrmann, Wagner, Stine
Sansalone & Bobe, LLC
3775 Mansell Road
Atlanta, Georgia 30022
Phone: (404)325-2300
Fax: (404)325-7302

Counsel for Plaintiffs

William McSherry, Esq.
Crowell & Moring, LLP
153 E. 53d Street
31st Floor
New York, New York, 10022

Counsel for Defendants Stephen A. Crane, James Lawless, Mark S. Sioma, Anthony J. Del Tufo, Danny Ray Green, Christina Bui Vu and Leonard Quick

Jack A. Franceschetti, Esq.
NY Department of Insurance
Liquidation Bureau
123 William Street
New York, NY 10038-3889


*Counsel for Defendant Eric R. Dinallo,
Superintendent of Insurance, State of New York, as
Liquidator of Realm National Insurance Company*

3354

This 27th day of May, 2008.

Respectfully submitted,

Stanley A. Coburn (SAC-6318)
Lowendick, Cuzdey, Ehrmann, Wagner, Stein and
Sansalone, LLC
3775 Mansell Road
Atlanta, Georgia 30022
Phone: (404)325-2300
Fax: (404)325-7302
Counsel for Plaintiffs


William McSherry, Esq.
Crowell & Moring, LLP
153 E. 53d Street
31st Floor
New York, New York, 10022
*Counsel for Defendants Stephen A. Crane,
James Lawless, Mark S. Stoma, Anthony J. Del
Tiso, Darryl Ray Green, Christina Bui Vu and
Leonard Quick*

Jack A. Franceschetti, Esq.
NY Department of Insurance
Liquidation Bureau
123 William Street
New York, NY 10038-3889
*Counsel for Defendant Eric R. Dinallo,
Superintendent of Insurance, State of New
York, as Liquidator of Realm National
Insurance Company*

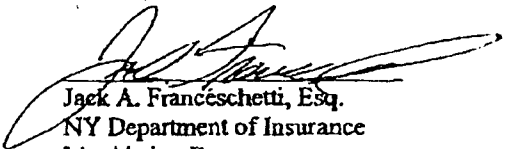
35045

This _____ day of May, 2008.

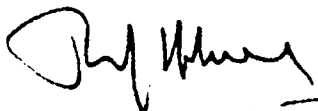
Respectfully submitted,

Stanley A. Coburn (SAC-6318)
 Lowendick, Cuzdey, Ehrmann, Wagner, Stein and
 Sansalone, LLC
 3775 Mansell Road
 Atlanta, Georgia 30022
 Phone: (404)325-2300
 Fax: (404)325-7302
Counsel for Plaintiffs

William McSherry, Esq.
 Crowell & Moring, LLP
 153 E. 53d Street
 31st Floor
 New York, New York, 10022
*Counsel for Defendants Stephen A. Crane,
 James Lawless, Mark S. Sioma, Anthony J. Del
 Tufo, Danny Ray Green, Christina Bui Vu and
 Leonard Quick*


 Jack A. Franceschetti, Esq.
 NY Department of Insurance
 Liquidation Bureau
 123 William Street
 New York, NY 10038-3889
*Counsel for Defendant Eric R. Dinallo,
 Superintendent of Insurance, State of New
 York, as Liquidator of Realm National
 Insurance Company*

SO ORDERED



US DJ

6/12/08

35416

2015

04-05-2007 11:03am From:ALSTON AND BIRD

404881777

T-101 P.001/004 F-112

AMERICAN INSUR. MGRS. TEL:770-980-3298

Oct 02'02 18:04 No.001 P.02

DEFENDANT'S EXHIBIT
2015

October 2, 2002

Stirling Cooke North American Holdings Ltd.
125 Maiden Lane
New York, New York 10038

Attention: Stephen A. Crane, Chairman

Re: Realm National Insurance Company

Dear Mr. Crane:

This will memorialize the intent of Atlanta Insurance Marketing, Inc. ("AIM"), to negotiate and enter into agreements with Stirling Cooke North American Holdings Ltd. ("SCNAH"), as shareholder of Realm National Insurance Company ("Realm") and World Trade Services, Inc ("WTC"). It is proposed that AIM, or an assignee affiliated with AIM, purchase all of the outstanding shares of Realm's and WTC's common stock, subject to the approval of regulatory authorities having jurisdiction over Realm. In addition, AIM seeks to enter into general agency ("GA") agreements with Realm pending the closing of the purchase, as more fully described below.

Purchase of Stock

As represented to SCNAH, the purchase price for all of the outstanding shares of the common stock will be \$12,000,000. The purchase price is based upon, in part, the statutory surplus of Realm as of June 30, 2002 as set forth in its statutory financial statements. Simultaneous with the execution of this letter of intent, the parties will enter into a loan agreement, subject to the specific terms of which: (a) AIM will provide AlphaStar Insurance Group Limited with a loan in an amount up to \$3,500,000 and (b) loan balances then due and outstanding would be repaid upon consummation, and out of the proceeds, of the share purchase transaction.

The entirety of the \$12,000,000 purchase price is to be paid at the closing, by the application of the loan repayment and by a cash payment for the remainder, less the amount of a "Reinsurance Escrow." "Reinsurance Escrow" shall mean an amount representing one-half of 80% of Realm's reinsurance recoverables on loss and loss adjustment expense payments at June

FS 03005

Page 2

30, 2002 ("Paid Loss Recoverables"), excluding Paid Loss Recoverables due from Sphero Drake or Odyssey Re, which shall be identified on a schedule to be supplied by Realm. The Reinsurance Escrow will be maintained until April 15, 2003 ("the Release Date"). On the Release Date, AIM will be paid from the Reinsurance Escrow:

- (a) To the extent that Realm fails to collect at least 80% of the Paid Loss Recoverables (excluding the scheduled recoverables), 50.0% of the amount of the shortfall.
- (b) Any liabilities of the Selling Shareholder to AIM under representations and warranties incorporated in the definitive contract documents.
- (c) AIM's pro-rata share of interest earned on any amounts paid to AIM for (a) and/or (b) above, for the period commencing on the date of deposit into the Reinsurance Escrow and ending on the Release Date.

All monies remaining in the Reinsurance Escrow after payments to AIM under (a), (b) and (c) above will be released to SCNAH on the day after the Release Date.

AIM shall promptly complete the Form A registration process and seek approvals of the contemplated purchase from all appropriate regulators within six months of execution of the definitive contract documents. AIM shall also commence its due diligence review of Realm and WTS pending the execution of the definitive contract documents.

Cooperation

During the period from the date on which this letter is accepted through the earlier of (i) the termination or expiration of this letter or (ii) the closing date of the transaction contemplated herein ("Termination Date"), SCNAH shall use its best efforts to cause Realm and WTS to conduct their business in the ordinary course of business consistent with past practice, and to use commercially reasonable efforts to (a) preserve intact their present business organization, (b) preserve the rights, franchises, goodwill and relations of those with whom business relationships exist, (c) keep available the services of their present directors, officers, employees and producers, (d) defend and protect their assets from infringement or usurpation, (e) perform all of their obligations under all contracts relating to or affecting their assets or business, (f) maintain their books, accounts and records in the usual manner consistent with past practice, (g) comply in all material respects with all applicable laws, (h) preserve and maintain in full force and effect all governmental licenses and permits. Without limiting the generality of the foregoing, during the period from the date of this letter to the Termination Date, SCNAH shall use its best efforts to cause Realm and WTS not to, without the prior written consent of AIM:

- initiate any material change to their underwriting, reinsurance, marketing, pricing, claim processing and payments, servicing, financial or accounting practices or

FS 03006

policies, except as required by law or statutory accounting practice or as contemplated pursuant to this letter;

- make or pay any dividends or distributions (whether in cash, securities or other property) to the holders of capital stock;
- merge with, enter into a consolidation with or acquire an interest of 5% or more in any person or acquire a substantial portion of the assets or business of any person or any division or line of business thereof, or otherwise acquire any assets (other than fixed maturity securities, equity securities, cash and short-term investments) other than in the ordinary course of their business consistent with past practice;
- make any material capital expenditure or commitment for any material capital expenditure;
- sell or offer to sell the common stock which is the subject matter of this letter, or all or substantially all of the assets of Realm and/or WTS, or enter into any negotiations with third parties with respect to any such sale or offer;
- incur indebtedness for money borrowed; or
- make any loan to, guarantee any indebtedness for money borrowed of, or otherwise incur such indebtedness on behalf of, any person other than investments made in the ordinary course of business.

SCNAH agrees, from the date hereof until the Termination Date, to use its best efforts to cause Realm and WTS to consult with AIM regularly regarding all material aspects of their business, including without limitation financial results, loss experience, underwriting practices, claims practices, marketing and distribution of products, regulatory communications, filings and approvals, correspondence and communications with ratings agencies and reinsurance.

SCNAH shall use its best efforts to cause Realm, subject to any necessary regulatory approvals, to enter into a general agency agreement with AIM, pursuant to which Realm would agree to consider in good faith the writing of business introduced by AIM to the extent that it meets Realm's underwriting criteria. SCNAH further shall use its best efforts to cause Realm, subject to any necessary regulatory approvals, to enter into a claims service agreement between and among Realm, the TPA's and the insureds. Both the MGA and claims service agreements shall be subject to cancellation upon the termination of this letter of intent, or decision on the part of either party not to proceed with the closing of the transaction contemplated herein.

The parties agree that they shall agree to make appropriate provision for Realm to be indemnified and held harmless, in the event that the contemplated purchase of Realm's common stock is not consummated, from and against any liability (net of reinsurance recoverables) arising from the coverages placed with Realm by AIM.

2018

AMERICAN INSUR. MGRS. TEL:770-980-3298

Oct 02 '02 18:06 No.001 P.05

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It is the parties' intent to negotiate in good faith towards the execution of binding and definitive agreements as soon as is reasonably possible upon receiving favorable approvals from counsel and regulators having jurisdiction over Realm.

Very truly yours,

AMERICAN INSURANCE MARKETING INC.

David Bennett Smith

ACCEPTED:

STIRLING COOKE NORTH AMERICAN HOLDINGS LTD

By:

STEPHEN A. CRANE
PRESIDENT & CEO

FS 03008

ACORD CERTIFICATE OF LIABILITY INSURANCE		OP ID JT SPECT-1	DATE (MM/DD/YY) 04/17/03
PRODUCER U.S. Insurance Group P. O. Box 11509 Chattanooga TN 37401 Tel: 423-267-1187 Fax: 423-756-8420		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
Fleet Source dba SpectrumHR, LLC 550 Stephenson Hwy #203 Troy MI 48063		INSURERS AFFORDING COVERAGE INSURER A: Real National Insurance Co. INSURER B: INSURER C: INSURER D: INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING, ANY REINSURMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THIS POLICY DESCRIBED HEREON IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSURER	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GEN. AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO. <input type="checkbox"/> LOC				EACH OCCURRENCE \$ FIRE DAMAGE (Per one Bx) \$ MED EXP (Per one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (2x accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	TRUCK LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY AGG \$
	EXCESS LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
A	WORKERS COMPENSATION AND EMPLOYERS LIABILITY	040103	04/01/03	04/01/04	<input checked="" type="checkbox"/> WORKERS COMPENSATION <input type="checkbox"/> OTHER S.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
	OTHER				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS
 In reference to employees of Fleet Source for any job, operation or project performed.
 FAX: 609-654-8533

CERTIFICATE HOLDER	<input checked="" type="checkbox"/> ADDITIONAL INSURER, INSURER LETTER:	CANCELLATION
Hadden House Food Products Inc Tideland Sales, Flavor Dalite Attn: David Anderson P O Box 907, Old Marlton Pike Medford NJ 08055	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.	AUTHORIZED REPRESENTATIVE <i>Russell H. Huston</i> © ACORD CORPORATION 1988



ACORD CERTIFICATE OF LIABILITY INSURANCE

OP ID AC DATE (MM/DD/YYYY)
FLEET-2 05/16/04

PRODUCER
 J.S. Insurance Group
 P. O. Box 11509
 Chattanooga TN 37401
 Phone: 423-267-1187 Fax: 423-756-8420

INSURED
 Fleet Source, Inc.
 c/o SpectrumR, LLC
 550 Stephenson Hwy, Ste 203
 Troy MI 48063

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: Continental Casualty Co	20443
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
	<input type="checkbox"/> GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EDP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM/PROP AGG \$
	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea occ/acc) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
	<input type="checkbox"/> EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE \$ RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
A WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER	6379010	05/13/04	05/03/05	<input checked="" type="checkbox"/> WC STATUTE - OTHER <input type="checkbox"/> TORY LIMITS - ER EL EACH ACCIDENT \$1,000,000 EL DISEASE - EA EMPLOYEE \$1,000,000 EL DISEASE - POLICY LIMIT \$1,000,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 In reference to employees of Fleet Source, Inc. for any job, operation or project performed during the above policy period.

REPLACES ANY PREVIOUSLY ISSUED CERTIFICATES

CERTIFICATE HOLDER Fleet Source, Inc. 700 Matthew-Mint Road Matthews NC 28105	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE <i>Russell H. Hunter</i>
	ELSONA2

ACORD. CERTIFICATE OF LIABILITY INSURANCE OP ID AC FLEET-3 DATE (MM/DD/YYYY) 05/14/04

PRODUCER: U.S. Insurance Group P. O. Box 11509 Chattanooga TN 37401 Phone: 423-267-1187 Fax: 423-756-8420	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
	INSURERS AFFORDING COVERAGE	NAIC #
INSURED: Fleet Source Transportation c/o SpectrumHR, LLC 550 Stephenson Hwy, Ste 203 Troy MI 48063	INSURER A: Continental Casualty Co	20443
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES
 THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

RISK ADD'L LTR	INSUR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
		GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC				EACH OCCURRENCE \$ EXPOSURE TO RENTALS/PREMISES (EA OCCURRENCE) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (EA accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE \$ RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
		WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? (See Special Provisions below)	6102723	05/13/04	05/03/05	<input checked="" type="checkbox"/> WC/STATU-TORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
		OTHER				

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 In reference to employees of Fleet Source Transportation for any job, operation or project performed during the above policy period.

REPLACES ANY PREVIOUSLY ISSUED CERTIFICATES

CERTIFICATE HOLDER Fleet Source Transportation LLC 700 Matthews-Mint Road Matthews NC 28105.	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE <i>Russell H. Heaton</i>
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ACORD 25 (2001/08)

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FS 02681

ACORD INSURANCE BINDER

OP ID 01 RATE 09/21/04

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON THE REVERSE SIDE OF THIS FORM.

PRODUCER: U.S. Insurance Group, 423-267-1167, 423-756-8420

INSURANCE: D.S. Insurance Group, P.O. Box 11509, Chattanooga TN 37401

AGENT: Ed A. Prater

COOR: CEN CODE:

AGENCY: CEN NUMBER: CEN CODE:

DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (including location):

Additional Company: CXC (NAF #11391)

DATE: 09/31/04 TIME: 12:01 AM/PM: AM EXPIRES: 10/31/04 TIME: NOON

COVERAGES		LIMITS	
TYPE OF INSURANCE	COVERAGES	DEDUCTIBLE	AMOUNT
PROPERTY	CRISIS OF LOSS		
<input type="checkbox"/> BURN	<input type="checkbox"/> BURGLARY		
<input type="checkbox"/> THEFT			
GENERAL LIABILITY	COMMERICAL GENERAL LIABILITY	EACH OCCURRENCE	\$
<input type="checkbox"/> CLAIMS MADE	<input type="checkbox"/> OCCUR	FIRE CLAIMS (per occurrence)	\$
		MEDICAL PAY (per person)	\$
		PERSONAL AUTO LIABILITY	\$
		GENERAL AGENCY	\$
AUTOMOBILE LIABILITY	RETRO DATE FOR CLAIMS MADE	PRODUCER - CONSUMER AID	\$
<input type="checkbox"/> ANY AUTO		COMMERICAL LIABILITY	\$
<input type="checkbox"/> ALL OWNED AUTOS		INDIVIDUAL LIABILITY (per person)	\$
<input type="checkbox"/> SCHEDULED AUTOS		INDIVIDUAL LIABILITY (per occurrence)	\$
<input type="checkbox"/> RENTED AUTOS		PROPERTY DAMAGE	\$
<input type="checkbox"/> NON-OWNED AUTOS		MEDICAL PAYMENTS	\$
		PERSONAL AUTO PROPT	\$
		UNINSURED MOTORIST	\$
			\$
AUTO PHYSICAL DAMAGE	COVERAGE: ALL VEHICLES SCHEDULED VEHICLES	ACTUAL CASH VALUE	\$
<input type="checkbox"/> COLLISION		STATED AMOUNT	\$
<input type="checkbox"/> OTHER THAN COLL		LOTTERY	\$
CARNAME LIABILITY		AUTO BUILT - UP ACCIDENT	\$
<input type="checkbox"/> ANY AUTO		CUSTOMER TRIP INTERRUPT	\$
		BISS ACCIDENT	\$
		ADVERSELY	\$
EXCESS LIABILITY		EACH OCCURRENCE	\$
<input type="checkbox"/> UNDERWRITERS FORM		ACCIDENT	\$
<input type="checkbox"/> OTHER THAN UNDERWRITERS FORM	RETRO DATE FOR CLAIMS MADE	UNEMPLOYED BENEFIT	\$
		WIC REGULATORY LIMIT	\$
WORKERS COMPENSATION AND EMPLOYERS LIABILITY		EL EACH ACCIDENT	\$1,000,000
		EL DISEASE-IA EMPLOYER	\$1,000,000
		EL DISEASE-POLICY LIMIT	\$1,000,000
		FIDELITY	\$
		TIGERS	\$
		ESTIMATED TOTAL PREMIUM	\$

SPECIAL ENDORSEMENT: Kenneth Lambert-Dubal, by U.S. Insurance Group on the Authority of Kenneth Lambert-Dubal, POWER COVERAGE

NAME & ADDRESS:

ENDORSEMENT: ADDITIONAL ENDORSEMENT:

LOAN NAME:

LOAN:

AUTHORIZED REPRESENTATIVE:

Ed A. Prater

ACORD 71-6 (1/99) NOTE: IMPORTANT STATE INFORMATION ON REVERSE SIDE ©ACORD CORPORATION 1999

CERTIFICATE OF LIABILITY INSURANCE

PRODUCER
AMERICAN INSURANCE MANAGERS
 3101 TOWER CREEK PKY., SUITE 750
 ATLANTA, GEORGIA 30339

DATE (MM/DD/YYYY)
04/29/2003

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURED
 JR Construction
 c/o Quality HR Services, Inc.
 20 Walnut Lane
 Travelers Rest, SC 29690

INSURERS AFFORDING COVERAGE		NAICS
INSURER A:	Realm National Insurance Company	15466
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		

COVERAGES

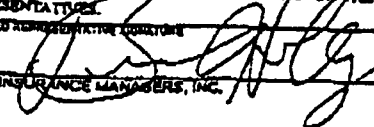
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSUR LTR	ADDL. INFO	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS												
		GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN. AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROMISE <input type="checkbox"/> LOC				EACH OCCURRENCE \$ - DAMAGE TO RENTED PREM \$ - MED EXP (Any one person) \$ - PERSONAL & ADV INJURY \$ - GENERAL AGGREGATE \$ - PRODUCTS-COMP/OP ACC \$ -												
		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALLOWED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> MIXED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Each Accident) \$ - BODILY INJURY (Each Person) \$ - BODILY INJURY (Per Accident) \$ - PROPERTY DAMAGE (Per Accident) \$ -												
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - SA ACCIDENT \$ - OTHER THAN SA ACCIDENT \$ - AUTO ONLY \$ -												
		UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ - AGGREGATE \$ -												
A		WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/SELF-EMPLOYED OFFICER/OWNER EXCLUDED? NO If yes, describe under SPECIAL PROVISIONS below	QHR14016SC-3	11/1/2002	11/1/2003	<table border="1"> <tr> <td>NO STATE TOBY LIMITS</td> <td>X</td> <td>OTH SA</td> </tr> <tr> <td></td> <td></td> <td>\$ 1,000,000</td> </tr> <tr> <td></td> <td></td> <td>\$ 1,000,000</td> </tr> <tr> <td></td> <td></td> <td>\$ 1,000,000</td> </tr> </table>	NO STATE TOBY LIMITS	X	OTH SA			\$ 1,000,000			\$ 1,000,000			\$ 1,000,000
NO STATE TOBY LIMITS	X	OTH SA																
		\$ 1,000,000																
		\$ 1,000,000																
		\$ 1,000,000																
		OTHER				\$ 1,000,000												

DESCRIPTION OF OPERATIONS / LOCATION OF VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 ALTERNATE EMPLOYER: QUALITY HR SERVICES, INC.

CERTIFICATE HOLDER
 Bergeron Builders
 215 West Stone Ave
 Taylors, SC 29687

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE ISSUING INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE SIGNATURE


THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM GREENVILLE COUNTY
Court of Common Pleas

Charles B. Simmons, Jr., Special Circuit Court Judge

Case No. 2013-000575

Artemio Alvarez v. Quality HR Services, et.al.
W.C.C. File No.: X030301
William Brockman v. Quality HR Services, et.al.
W.C.C. File No.: X030600
Martha Burke v. Quality HR Services, et.al.
W.C.C. File No.: X030681
Lucille Dwight v. Quality HR Services, et.al.
W.C.C. File No.: 0326238
Robert Hunter v. Quality HR Services, et.al.
W.C.C. File No.: X040142
Tammy Miller v. Quality HR Services, et.al.
W.C.C. File No.: X040301
Patricia Wade-Portee v. Quality HR Services, et.al.
W.C.C. File No.: 0907616
Jessie Pringle v. Quality HR Services, et.al.
W.C.C. File No.: 0327062
Steven Cameron v. Quality HR Services, et.al.
W.C.C. File No.: 0316901
Ruth Harmon v. Spectrum HR, et.al
W.C.C. File No.: 040613..... Respondents,

v.

South Carolina Property and Casualty
Insurance Guaranty Association.....Appellant.

CERTIFICATE OF COUNSEL

The undersigned attorney hereby certifies that the Record on Appeal contains all material proposed to be included by any of the parties and not any other material.

WOOD LAW GROUP, LLC
P.O. Box 20550
Charleston, SC 29413
(843) 577-5732

By: *hf walton*
J. Hubert Wood, III/Bar No. 65169
Kathryn F. Walton/Bar No. 75639
Attorneys for Appellant

September 16, 2013

Charleston, South Carolina

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM GREENVILLE COUNTY
Court of Common Pleas

Charles B. Simmons, Jr., Special Circuit Court Judge

Case No. 2013-000575

RECEIVED
SEP 16 2013
SC COURT OF APPEALS

Artemio Alvarez v. Quality HR Services, et.al.
W.C.C. File No.: X030301
William Brockman v. Quality HR Services, et.al.
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Ruth Harmon v. Spectrum HR, et.al
W.C.C. File No: 040613.....Respondents,

v.

South Carolina Property and Casualty
Insurance Guaranty Association.....Appellant.

PROOF OF SERVICE

I certify that I have served the Record on Appeal on all parties who filed a brief by mailing one (1) copy of the same to each of the aforementioned parties via first class mail on September 16, 2013 to their attorneys of record as follows:

David Hill Keller, Esquire
Constangy Brooks & Smith, LLP
105 N. Spring Street, Suite 105
Greenville, SC 29601

Duke K. McCall, Jr., Esquire
300 East McBee Avenue, Suite 500
Greenville, SC 29601

Benjamin M. Renfrow, Esquire
Wesley J. Shull, Esquire
Willson Jones Carter & Baxley, P.A.
872 S. Pleasantburg Drive
Greenville, SC 29607

By 

J. Hubert Wood, III/Bar No. 65169
Kathryn F. Walton/Bar No. 75639
WOOD LAW GROUP, LLC
P.O. Box 20550
Charleston, SC 29413
(843) 577-5732
Attorneys for Appellant

September 16, 2013

Charleston, South Carolina