



FOR IMMEDIATE RELEASE

**ONPOINT UNDERWRITING ACQUIRES THE ASSETS
OF COMMERCIAL INSURANCE SERVICES**

*Acquisition to Enhance Product Offering, Expand Services and Provide Broader
Market Access to Agents and Brokers of CIS*

ATLANTA, GA and GREENWOOD VILLAGE, CO – (December 16, 2008) – OnPoint™ Underwriting, distinguished by its ability to deliver precise solutions for unique market needs, announced today that it has acquired the assets of Commercial Insurance Services (CIS). CIS agents and brokers will greatly benefit from the enhanced product offering, expanded services and broader market access created by the new partnership. The transaction allows CIS to leverage the national resources, technical expertise and market reach of OnPoint Underwriting. The specific financial terms of the transaction were not disclosed.

Commercial Insurance Services is led by Bob Hallameck, President, who will retain a key management role with the new operation. CIS operations will conduct business as OnPoint Underwriting and continue to operate from its existing offices in Greenwood Village, Colorado and New Mexico.

The transaction builds upon CIS' legacy in the Tribal gaming and hospitality industry, allowing clients to benefit from their deep industry specialization, claims management, loss control and client service. CIS's premier insurance program, The Program for Sovereign Indian Nations, will remain branded under that name and continue to be offered to all current and prospective agents and brokers appointed by either firm.

The Program for Sovereign Indian Nations provides a complete line of custom products for Tribes that includes All-Risk Property, General Liability, Professional Liability, Workers Compensation, Automobile Liability and Physical Damage, Excess Umbrella Liability, Construction and Wrap-Up Extensions. The capabilities and flexibility of the program have been greatly expanded and continue to be insured with well established and respected A-rated Carriers.

“OnPoint Underwriting has the deep expertise and specialization in gaming and hospitality, along with broader carrier relationships, which was very important to us,” said Hallameck. “Their expertise on the unique diversified risks that Tribes have is impressive and was something that was very important to us as we sought a partner,” he added. “The combination of our operations will allow us to better serve Tribal Nations with comprehensive insurance solutions unmatched by others,” he said.

“We are confident that CIS’s clients will be able to immediately tap into the expanded insurance offerings that the combined organizations bring to the table, while still maintaining the long-term personal relationships built by the CIS team,” said Ryan Scheinfeld, Managing Director for OnPoint Underwriting. “The specialized Tribal expertise and teamwork mentality of CIS is an excellent fit with our capabilities and collaborative approach. This transaction is perfectly aligned with our plan of building our company with strategic partnerships, always placing the interests of our clients first.”

About OnPoint Underwriting

OnPoint Underwriting offers a wide variety of business insurance products as well as special, industry-specific coverages. The Company is distinguished by its ability to deliver precise solutions, in difficult markets, through its unique combination of specialized industry expertise, advanced technology and comprehensive analytics. OnPoint Underwriting targets specific industries where it has deep resources and expertise, including real estate and construction, healthcare, hospitality, gaming and retail. For more information, call 678-651-2200 or visit www.onpointunderwriting.com.

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