

MacNeill Personal Specialty Lines

March 24, 2009

DIRECT BILL FOR PERSONAL UMBRELLA POLICIES

Dear Agent,

We are very pleased to announce that we now offer Direct Bill on all admitted personal umbrella renewals written through United States Liability Insurance Group! We feel Direct Bill provides many great benefits and will allow business to automatically renew each year avoiding unnecessary and time consuming review. This Direct Bill option has been designed with you and your insured in mind.

Please note that new business policies will still be agency billed.

The new platform is easy to use and provides several options for bill payment for your insured and account review for you.

The ease of use features available at policy renewal include:

- Online bill payment option using Visa or MasterCard
- Automatic withdrawal option with pre-notification of payment being deducted
- Checks sent directly to lockbox. No need to collect payments
- No renewal application required
- Automatic yearly renewal with the first bill sent beginning 45 days prior to expiration
- Access to a Direct Bill dedicated Customer Service unit for both you and the insured

We hope that this option allows you to focus on generating new business and not spending time working renewals. We welcome your questions and are happy to provide additional information on this exciting new option. We appreciate your business and look forward to continued success together.

Thank you for your continued support and business. Please do not hesitate to contact me if you have any questions.

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