March 23, 2005

MEMORANDUM

To: All IIAO Member Agencies
From: Dan Ramsey, IIAO President/Chief Executive Officer

Subj: Payment of RLI Personal Umbrella and In-Home Business Policies

Due to recent changes in procedures by our bank we will no longer be able to accept payments on the subject policies that are made payable to RLI. The bank has allowed us to endorse these over in the past to the IIAO Eagle Agency, but is no longer willing to do so. Please make certain that all future payments of these policies are made payable to the IIAO Eagle Agency. If they are not, the checks will be returned and will need to be reissued. Failure to follow these new requirements may place coverage in jeopardy, so it is extremely important that this new requirement be followed.

Thank you for your business and for your cooperation in this matter.

Dan