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For Immediate Release

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Direct Bill/Account Bill Program Streamlines Billing Process At Merchants Insurance Group

BUFFALO, NY, January 16, 2009 – The recent introduction of the **Direct Bill/Account Bill Program** from Merchants Insurance Group highlights the company’s continuing efforts to assist their policyholders and agents by offering new and simplified billing options.

Marge Kafka, Vice President for Corporate Services, said the new program was created with the end-user in mind.

“This innovative program allows us to better serve our policyholders and agents,” Kafka said. “It’s fast, simple to use and economical.”

Direct Bill/Account Bill includes several new features that simplify the billing process. Multiple policies for one policyholder can now be “rolled into” one account, which allows policyholders to easily track their policies. It’s also a money-saving option, since only one installment fee is charged per account invoice regardless of the number of policies within the account.

In addition, different payment plans can be used for each policy within the account, and no installment fee is charged for any account using an Electronic Funds Transfer (EFT) payment option. Finally, any credits developed on one policy term will be

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used to reduce the balance owed on other policies within the account, except for those policies in a pending cancellation status.

Additionally, Merchants' agents have all the information they need to assist their policyholders since they can easily track and review their clients' accounts.

"Agents are able to quickly and easily access billing information and a billing history for all of their accounts written with Merchants, as well as make payments for those accounts," Kafka said.

Merchants has also extended its hours for the "**DirectLink**" – Automated Integrated Voice Response telephone billing service. The system allows access to up-to-date billing information as well as the ability to make a payment using the telephone keypad. The "**DirectLink**" system is available 24 hours a day, 7 days a week

In conjunction with the new Direct Bill/Account Bill Program and changes to "DirectLink," Merchants has introduced other billing changes for ease and speed. With the new online Billing Inquiry (available at www.merchantsgroup.com), agents can find even more information on their clients' accounts by conducting searches by insured name, account or policy number to access billing information for a specific customer. Agents can then review current status, pending cancellations and payment history for all policies within an account; access multiple accounts; and print out a copy of the billing information for their records.

A record of the billing status for each policy within the account is also available. Access to the Account Billing Summary for customers features the account balance, last payment amount, last payment date, payment plan, billing status, amount due and due

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date. Finally, all additional screens are linked from the Billing Summary screen to each individual policy for easy access to information.

Merchants Insurance Group offers personal and commercial insurance through a network of more than 650 independent insurance agents throughout the Northeast and North Central United States. With corporate headquarters and regional operations located in Buffalo, N.Y., Merchants also operates offices in Hauppauge, N.Y.; Albany, N.Y.; Moorestown, N.J.; Manchester, N.H., and Dublin, OH. Merchants' website can be accessed at www.merchantsgroup.com.