

UNITED STATES LIABILITY INSURANCE GROUP ANNOUNCES RATE CUT ON THEIR INSURANCE AGENTS E&O PRODUCT!

We are pleased to announce a significant decrease in Insurance Agents' E&O rates. Decreases of up to 25% lower which allows us to best the "Big I" and "PIA" programs.

****No need to complete a new application.**
Terms can be provided based on your current renewal application.

WHY THE DINOSAURS PERISHED



"Thank you for letting us consider the enclosed manuscript. Although it has obvious merit, we are sorry to say that it does not suit our present needs."



Thanksgiving Holiday

The E.A. Meindl Insurance Agency
will be closed on
November 26, 1998 for
Thanksgiving

E.A. Meindl Monthly

Issue No. November

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Brookfield, Illinois

Lloyd's Liquor

Commission now 20%

- * Quoted over the phone.
- * In-house ability to quote the best price.
- * Policy issuing Agent with Lloyd's.

The complete list of preferred counties---

Cook, Will, DuPage, Kane, Sangamon,
Kankakee, McHenry, Peoria, Tazewell and
Vermillion.

These are counties in which Lloyd's is very competitive.
Also, wonderful rates on Private Club and special events
policies -- Lloyd's dominates this market.

Lloyd's is Standard & Poor's rated A+



"We'd like to promote the concept of a nontraditional Thanksgiving."

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|------------------------|-----------------------------|
| * PERSONAL UMBRELLA | Firemans Fund |
| * COMMERCIAL UMBRELLA | United States |
| * Excess -- Commercial | Liability Insurance Company |
| Personal | Commercial Underwriters |
| * Excess GL | Topa Insurance Company |

Commercial Umbrella, Excess auto, Excess GL Limits to Ten Million. Highly rated markets.

PERSONAL UMBRELLA

Policies are issued from our Brookfield offices with Commercial Underwriters Insurance Company.

Program features:

- No surcharge for first 3 minor driving violations.
- No vehicle exclusion list.
- Senior citizens are accepted.
- Swimming pools are ok.
- Coverage is following form of the primary policy.
- Risks with youthful operators excluded on the primary auto can be placed.

Limits 1,000,000 to 5,000,000 are available.

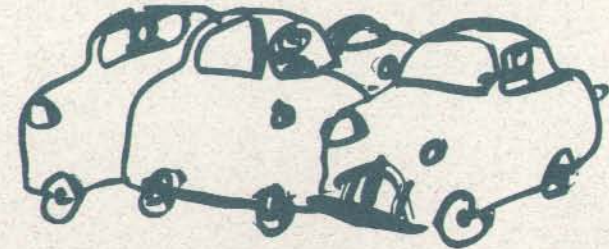
D&O Liability Coverage:

United States Liability
Insurance Company

For profit Corporations
Non-Profit Corporations
Non-Standard D&O
(Bankruptcies, etc.)

USLI Real Estate Agents Errors & Omission

A++ rated
Defense Outside of policy limit.
First Dollar Defense for Preferred Real Estate Agents.



NON-STANDARD AUTO UPDATE

The 1999 Vehicles

When getting a quotation on a 1999 vehicle we must have the value. When binding the coverage we need a copy of the bill of sale faxed or mailed to us.



Safeway Insurance Company
Interstate Bankers
American Ambassador
American Service
Pembroke
Universal Casualty
American Freedom
Illinois Founders
Apollo Casualty
Gallant
Valor

Snowmobile Season

Motorcycle season is coming to an end but it is now coming up on snowmobile season and we have Universal Underwriters for snowmobiles, also jet skis, cycles and ATV's of all types. A signed application is required to bind, but call for a quote. Universal Underwriters is a top notch, A+, carrier.

An application and rates are enclosed.