

MEDIA INFORMATION

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For Immediate Release

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Merchants Insurance Group Introduces “Contractors” Addition to Popular “MAP®” Product in New York State

BUFFALO, NY, November 3, 2009 –Merchants Insurance Group has added a new component to their popular Merchants Advantage Plus® (MAP®) commercial insurance product with the recent introduction of artisan contractors’ coverage.

The MAP® Contractors product is effective for new business November 1, 2009, in New York, and January 1, 2010 for renewals.

The MAP® Contractors program provides customizable, complete and affordable insurance protection for artisan contractors who perform residential and light commercial work, including electricians, HVAC technicians, painters, plumbers and others.

The new MAP® Contractors replaces Merchants’ existing Contractors Coverall Plus product for artisan contractors. Current Contractors Coverall Plus policies will be placed into the new MAP® Contractors program upon renewal.

Merchants has designed this product with the coverages and pricing tailored specifically to the individual risk. The product features many automatic coverages that contractors need, including contractor’s installation floater, tools and equipment,

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communication equipment, computer coverage, blanket additional insureds and identity theft coverage.

Optional coverages allow policyholders to customize their policies, and include coverages such as employee tools, employee benefits liability and data compromise.

MAP® Contractors also offers a number of money-saving discounts including multiple policy account credits and credits for protective devices such as fire alarms or security systems.

MAP® emphasizes convenience for agents through a streamlined quote and issue process that is also convenient for policyholders, since agents can tailor coverages to their clients' specific needs.

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.; Mount Laurel, N.J.; Bedford, N.H., and Dublin, OH. Merchants' website can be accessed at www.merchantsgroup.com.