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PRESS RELEASE

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UNITED NATIONAL GROUP LAUNCHES NATIONWIDE EXPANSION OF COMMERCIAL HABITATIONAL PROGRAM

Bala Cynwyd, Pennsylvania - May 24, 2005-- United National Group today announced the nationwide expansion of its commercial habitational product. This product is designed specifically for large apartment buildings and condominium associations and will be handled through Metro Insurance Services, Inc.

United National Group has been writing small commercial habitational accounts through its network of over 56 general agents nationwide, typically limited to risks with values \$5M and under. The commercial habitational product through Metro is designed to target apartment and condominium associations with values over \$5M. This initiative is a continuation of United National Group's strategy to focus on commercial insurance segments that develop underwriting profits within the specialty insurance marketplace.

Founded in 1983, Metro Insurance Services, Inc. has been a major player in the underwriting and placement of commercial habitational insurance and has been writing business with United National Group since 1999. Filling a market need, brokers will now have an easy, streamlined solution when seeking both property and casualty insurance coverage for their clients. Available on both a package and monoline general liability basis, the program will operate in 48 contiguous states and DC with property limits available up to \$25,000,000 with a minimum package premium of \$15,000 and a minimum monoline general liability premium of \$7,500.

About United National Group:

Coverages written through the member companies of United National Group. Individual member companies may not be licensed in all states. Coverage may be offered on a surplus lines basis in some states. United National Group is a specialty property and casualty insurer with a 44-year operating history in the specialty insurance markets. United National Group is a United America Indemnity, Ltd. company (NASDAQ: INDM). Additional information can be found at www.uai.ky or www.unitednat.com.

Questions on the program should be directed to:

Metro Insurance Services, Inc.
Linda Rosenwald,
Executive Vice President
lrosenwald@metroins.com
Phone: 908-688-3088 x 110

United National Group
Bob Cohen
Senior Vice President – Marketing
bcohen@unitednat.com
Phone: (610) 660-5443