



PRESS RELEASE

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Contacts:

Financial

Thomas M. McGeehan
Corporate Controller
(610) 660-3676

tmcgeehan@uaigroupinc.com

Media

Christine Tassoni
(610) 660-6814
ctassoni@uaigroupinc.com

UNITED AMERICA INDEMNITY APPOINTS LEIGH OATES SENIOR VICE PRESIDENT AND CHIEF ACTUARY

George Town, Grand Cayman, Cayman Islands, April 28, 2008 – United America Indemnity, Ltd. (NASDAQ: INDM) (UAI) today announced the appointment of Leigh Oates as Senior Vice President and Chief Actuary, effective May 26, 2008. In this newly created role, Ms. Oates will be responsible for all actuarial functions company-wide.

“We are pleased to welcome Leigh Oates to UAI,” said Larry Frakes, President and Chief Executive Officer of UAI. “With her wealth of experience in the insurance industry, Leigh brings significant depth and breadth of knowledge to our Company and I look forward to working with her to build an even stronger actuarial capability at UAI. I am confident that Leigh’s industry expertise and leadership skills will further strengthen our management team and bring significant value to UAI as a whole.”

Ms. Oates has over 20 years of actuarial experience and most recently served as Chief Actuary ACE Overseas General at ACE INA, the U.S.-based division of the ACE Group of Companies. Prior to her time at ACE INA, Ms. Oates was Vice President and Chief Reserving Actuary at Westchester Specialty, an ACE company specializing in the wholesale distribution of Property, Inland Marine, Casualty, Professional Lines and Environmental Liability products. Ms. Oates began her career in 1987 at Liberty Mutual as an actuarial analyst and later served as a consultant for Tillinghast from 1989 until 1993. Ms. Oates received her Bachelor’s of Science in Mathematics from Emory University.

About United America Indemnity, Ltd.

United America Indemnity, Ltd. (Nasdaq: INDM), through its several direct and indirect wholly owned subsidiary insurance and reinsurance companies, is a national and international provider of excess and surplus lines and specialty property and casualty insurance and reinsurance, both

on an admitted and nonadmitted basis. The Company's four principal divisions include:

- Penn-America Group, which distributes its property and casualty products to small commercial businesses through a select network of general agents with specific binding authority.
- United National Group, which distributes its program and professional lines products through program administrators with specific binding authority.
- Diamond State Group, which distributes its property, casualty and professional lines products through wholesale brokers.
- Wind River Reinsurance Company, Ltd., a Bermuda based treaty and facultative reinsurer of excess and surplus lines and specialty property and casualty insurance.

For more information, visit the United America Indemnity, Ltd. Website at www.uai.ky.

Forward-Looking Information

This release contains forward-looking information about United America Indemnity, Ltd. and the operations of United America Indemnity, Ltd. that is intended to be covered by the safe harbor for forward-looking statements provided by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements that are not historical facts. These statements can be identified by the use of forward-looking terminology such as "believe," "expect," "may," "will," "should," "project," "plan," "seek," "intend," or "anticipate" or the negative thereof or comparable terminology, and include discussions of strategy, financial projections and estimates and their underlying assumptions, statements regarding plans, objectives, expectations or consequences of the transactions, and statements about the future performance, operations, products and services of the companies.

The business and operations of United America Indemnity, Ltd. is and will be subject to a variety of risks, uncertainties and other factors. Consequently, actual results and experience may materially differ from those contained in any forward-looking statements. Such risks, uncertainties and other factors that could cause actual results and experience to differ from those projected include, but are not limited to, the following: (1) the ineffectiveness of United America Indemnity, Ltd.'s business strategy due to changes in current or future market conditions; (2) the effects of competitors' pricing policies, and of changes in laws and regulations on competition, including industry consolidation and development of competing financial products; (3) greater frequency or severity of claims and loss activity than United America Indemnity, Ltd.'s underwriting, reserving or investment practices have anticipated; (4) decreased level of demand for United America Indemnity, Ltd.'s insurance products or increased competition due to an increase in capacity of property and casualty insurers; (5) risks inherent in establishing loss and loss adjustment expense reserves; (6) uncertainties relating to the financial ratings of United America Indemnity, Ltd.'s insurance subsidiaries; (7) uncertainties arising from the cyclical nature of United America Indemnity, Ltd.'s business; (8) changes in United America Indemnity, Ltd.'s relationships with, and the capacity of, its general agents; (9) the risk that United America Indemnity, Ltd.'s reinsurers may not be able to fulfill obligations; (10) investment performance and credit risk; and (11) uncertainties relating to governmental and regulatory policies. The foregoing review of important factors should be read in conjunction with the other cautionary statements that are included in United America Indemnity, Ltd.'s Annual Report on Form 10-K for the fiscal year ended December 31, 2006, as well as in the materials filed and to be filed with the U.S. Securities and Exchange Commission (SEC). United America Indemnity, Ltd. does not make any commitment to revise or update any forward-looking statements in order to reflect events or circumstances occurring or existing after the date any forward-looking statement is made.

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