



July 28, 2011

TO: All Michigan Agents

RE: 12 Month Term Auto Policies

Effective: Immediately

Partners Mutual is automatically renewing 12 month term S.E.A.L. auto policies. As announced in our June 17, 2011 bulletin, the 12 month term will still not be available as new business, but policies currently written as 12 month term policies, will be renewed as 12 month term policies.

We are still discontinuing the 3 month term policies as previously announced. 3 month term policies may be rewritten for a 6 month term with a new application as announced on June 23, 2011.

Also, as announced in a separate June 23, 2011 bulletin, to qualify for a payment plan in the Partners Billing System, PBS, policyholders will be required to maintain an Insurance Score level of Tier 1- 3.

Thank you for your cooperation.

Sincerely,

Michael J. Ottman

Director of Marketing, CIC

11-3081