



McGowan & Company Purchases Renewal Rights to S.H. Smith & Company's "Restaurant Owners" Umbrella Program

To Our Brokers:

S.H. Smith & Company, Inc. is pleased to announce that it has sold the "Renewal Rights" of its "Restaurant Owners PG" Umbrella Program to McGowan & Company, Inc. For any account that renews March 1, 2007 or later, you will be receiving a renewal quote through McGowan & Company.

If you require a renewal quote immediately, please contact:

Nicole M. Lentz	P: (440) 333-6300 (x3641 After Hours)
National Program Manager	P: (800) 545-1538
"National Restaurant Owners" Umbrella Program	F: (440) 333-3214
McGowan & Company, Inc.	E: nlentz@mcgowaninsurance.com

S.H. Smith & Company believes that this event is in the best interests of your insureds.

McGowan & Company administers the leading Umbrella program for restaurants in the United States, with competitive rates, high limits, and broad coverage.

Should you have any questions, please contact Nicole M. Lentz of McGowan & Company (contact information above).

Cordially,

Scott H. Smith

Scott H. Smith
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F: (860) 561-3606
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Thomas B. McGowan, IV

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