



AmerInst Insurance Group, Ltd.

Continental Building, 25 Church Street
PO Box HM 1601
Hamilton HM GX, BERMUDA
Tel: (441) 295-6015
Fax: (441) 295-1702
www.amerinst.bm

September 15, 2015

My fellow shareholders,

The Board of Directors of AmerInst Insurance Group, Ltd. (“AmerInst” or the “Company”) is pleased to announce that the Company has declared a dividend to be paid on or before September 15, 2015 to shareholders of record as of August 31, 2015. This marks the 61st consecutive dividend that the Company has declared. Your dividend check for 25 cents per share is enclosed.

Our accountants’ and lawyers’ professional liability insurance programs continue to attract new customers and offer substantial benefits to those renewing their coverage. Premiums increased more than 50 percent through June 30, 2015 – well ahead of the corresponding period in 2014. We believe this reflects the ease and convenience of a streamlined technology-driven program that appeals to small firms and solo practitioners. Though accountants have been slower than lawyers to embrace a broad, web-based platform, we believe that our ability to deliver an online customer experience designed for this target market will continue to serve us well in the future.

I invite you to visit our newly designed website: www.amerinst.bm. Online tools, information and resources are more accessible than ever and enable policyholders and shareholders to connect directly to www.protexureaccountants.com and www.protecturelawyers.com. Visit these sites for a quick quote, online application, short-form policy renewal or access to our policyholder risk management hotline. There is no hidden, application or brokerage fee – your premium is what you pay. Obtaining comprehensive coverage online is easy, fast, secure and paperless.

We are honored that you have chosen us to help you pursue your insurance needs. For questions or more information about AmerInst, please feel free to contact me at 505-998-3205 or irdiamond@redw.com

Shareholder inquiries and requests for change of mailing or email address, transfer, name change, or redemption of shares should be referred to our **Shareholder Services Division: AmerInst Insurance Group, Ltd.—Shareholder Services, c/o Cedar Management Limited, P.O. Box HM 1601, Hamilton HM GX, Bermuda. Tel: 800-422-8141/Fax: 441- 295-1702; email: amerinst@cedar.bm**

Sincerely,

Irvin F. Diamond, CPA
Chairman

This Chairman’s Letter contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, among others, statements about our beliefs, plans, objectives, goals, expectations, estimates and intentions that are subject to significant risks and uncertainties and are subject to change based on various factors, many of which are beyond our control. The words “may,” “could,” “should,” “would,” “believe,” “anticipate,” “estimate,” “expect,” “intend,” “plan,” “target,” “goal,” and similar expressions are intended to identify forward-looking statements, as well as specific statements regarding (i) our ability to continue meeting our obligations to policyholders and shareholders, (ii) our ability to maintain positive premium growth, and (iii) our ability to declare and pay dividends to our shareholders in the future. Some or all of the events or results anticipated by these forward-looking statements may not occur. Factors that could cause actual results to differ materially include difficult economic conditions and unexpected changes in insurance laws and regulations. Additional risk factors related to AmerInst and an investment in our common stock are contained in our filings with the Securities and Exchange Commission, including our annual report on Form 10-K for the year ended December 31, 2014. AmerInst does not undertake any duty nor does it intend to update the results of these forward-looking statements.

Protection for Generations of CPA Firms