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Two More Industry Veterans Join Regions Insurance Group's Memphis Brokerage Operation

MEMPHIS, Tenn., September 4, 2007 — Regions Insurance Group CEO and President Casey Bowlin has announced the appointment of two insurance industry veterans and former Marsh executives to the Regions Insurance Group's Tennessee retail brokerage operation. Natalie McCulley will serve as a Senior Vice President in the Memphis office working in the areas of business development and the formation of a broader resource platform for risk management services. Brant Horne will serve as a Vice President and sales executive in the property and casualty department of the Memphis agency.

"We are pleased to have two such qualified professionals and quality individuals join our firm," said Bowlin. "Given our resources and personnel, we believe there is a significant opportunity for revenue growth in Memphis and its surrounding areas."

Bowlin added, "Natalie joins us with an impressive resume of risk management experience. Her undergraduate degree is in risk management and insurance, she has been a risk manager, and she has handled complex risk management programs for clients as a broker. She will help to establish Regions Insurance Group as the preferred insurance advisor for the customers of Regions Bank and Morgan Keegan."

McCulley had been the Multiline and Casualty Practice leader with Marsh USA, Inc. in Memphis, Tenn., before joining Regions. She also served as a client executive and managed several corporate initiatives. McCulley was the director of Risk Management Services for Sedgwick of Tennessee when it was acquired by Marsh in 1999. Before joining Sedgwick, she was the risk manager for Catherine Stores Corporation in Memphis.

McCulley has dual bachelor's degrees in business administration from the University of Memphis for finance and for risk management and insurance. She is a licensed property and casualty insurance agent and a certified insurance counselor (CIC).

Bowlin said "Brant Horne is key to our strategy of providing our customers with highly-qualified professionals, expert in the insurance industry and competent in understanding how insurance can offer solutions for complex business risks. He has an exceptional reputation in the Memphis business community."

Horne has over 10 years of insurance industry experience in the Memphis market and surrounding areas. He began as a client advisor with Marsh in the Risk Management department. He later was the Property and Casualty Practice Leader for small, medium and emerging businesses in the Marsh Memphis office. In addition, he has worked as a client executive and with a team that handled multinational accounts.

Horne has an M.B. A. from Union University and a Bachelor of Arts degree in Economics from the University of Tennessee. His professional competency is highlighted by numerous professional designations including: Accredited Advisor in Insurance (AAI) and Certified Insurance Counselor (CIC), and he is currently working towards Certified Risk Manager (CRM) and Associate in Risk Management (ARM) designations.

About Regions Insurance Group

Regions Insurance Group (RIG) is a subsidiary of Regions Financial Corporation. Headquartered in Memphis, Tenn., the group offers a full compliment of insurance products. RIG subsidiaries are: Rebsamen Insurance, Regions Insurance, Regions Insurance Services and Consolidated Insurance Group. Ranked one of the 25 largest insurance brokers in the country, RIG has more than 573 associates in 30 offices and represents nearly every significant national and regional insurance company.

About Regions

Regions Financial Corporation is a member of the S&P 100 Index and Forbes Magazine's "Platinum 400" list of America's best big companies. With nearly \$140 billion in assets, Regions is one of the nation's largest full-service providers of consumer and commercial banking, trust, securities brokerage, mortgage and insurance products and services. Regions serves customers in 16 states across the South, Midwest and Texas, and through its subsidiary, Regions Bank, operates some 1,900 AmSouth and Regions banking offices and more than 2,400 ATMs. Its investment and securities brokerage, trust and asset management division, Morgan Keegan & Company Inc., provides services from more than 400 offices. Additional information about Regions and its full line of products and services can be found at www.regions.com.

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