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**Explorer Auto Insurance Announces New Enhancements
To Its Florida Universal Program**

Greater Flexibility And Reduced Rates For Most Drivers Among The Changes

SANTA CLARITA, CA (August 6, 2009) – Explorer Insurance, the growing auto carrier and member company of ICW Group Insurance Companies, is launching expanded Florida coverage options, in many cases with lower premiums. The new changes give Florida's independent agents the ability to offer reduced rates and a wider range of coverage options, in order to meet the precise needs of their customers throughout the state.

"As part of our commitment to empowering our exclusive distribution channel of independent insurance agents, we have made our highly competitive Universal product even better by opening our program to more insureds while lowering prices for more Florida motorists," said Kevin Prior, president and CEO of ICW Group and President of its Explorer Insurance Company subsidiary. "Through the enhanced Explorer Universal Plan, we continue to deliver on our promise of profitable partnerships with agents and dynamic, high-quality auto insurance coverage for the consumer."

The Explorer Universal program allows agents to write policies with increased flexibility, including \$10,000/\$20,000 Bodily Injury limits and Property Damage coverage of \$25,000. Explorer will also insure drivers with up to three accidents or major violations. In addition, Explorer can now write a policy for a driver who requires a Financial Responsibility filing, even if the policy has an excluded licensed driver.

Explorer Universal offers its most competitive rates in Florida's high-growth cities including Orlando, Tampa, Jacksonville and Tallahassee with the greatest decreases available for drivers with one or two points, single drivers and drivers with international licenses. Part-time students are eligible for the good student discount and the reduced married rate can be applied for widows. Additional discounts include homeowners, multi-car and renewal.

"We've always believed the best way for Florida motorists to find the right auto insurance coverage is through independent agents who understand the needs of their clients and the unique dynamics of local markets," said Explorer Managing Director Mary Boyd. "That's why we've expanded Explorer's product mix to offer independent agents an even wider range of coverages at competitive prices to serve a broader spectrum of the motoring public."

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In addition to expanded coverage, Explorer provides motor vehicle reports and CLUE auto insurance loss histories to agents at no cost and offers agents writing its Universal product a special 50% commission incentive on sales of optional Nation Safe Driver Coverage (NSD) for roadside assistance, available with both full coverage and liability only coverage.

Despite today's challenging business environment, Explorer continues to expand its product offerings. It has experienced significant growth throughout the year, and is forecasting 2009 to be the strongest in company history.

About Explorer Insurance Company

Explorer Insurance Company offers private passenger auto insurance in California and Florida and commercial auto insurance in California exclusively through independent agents and brokers. Explorer is a member company of ICW Group, a group of multi-line property and casualty insurance carriers that provide workers' compensation, surety, earthquake and personal and business auto insurance. Explorer is headquartered in Santa Clarita, California. Explorer continues to transform itself into an insurance industry leader dedicated to meeting the needs of its agents and brokers and the people and companies they serve. More information is available at www.explorer-insurance.com/.

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