

**FOR IMMEDIATE RELEASE**

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**Explorer Auto Insurance Hits 100,000 In Force Policies  
In California And Florida**

***Carrier's Explosive Growth Expected To Continue Throughout 2009***

**SANTA CLARITA, August 3, 2009 – Explorer Insurance Company**, the auto insurance carrier and member of ICW Group Insurance Companies, announced today that it has reached the one hundred thousandth in force private passenger and commercial auto policy milestone. Explorer attributes its explosive growth to uniquely serving its agents and brokers through a combination of quality products and services, competitive pricing for insureds and an attractive commission structure for its agents and brokers in both states. Despite challenging market conditions and the ongoing recession, Explorer has enjoyed a dramatic increase in the number of applications the company receives every week from independent agents and brokers.

“Our significant growth is a real testament to our overall strategy of becoming even more valuable and effective partners to our agents and brokers in California and Florida across a broader spectrum of risks” noted Kevin Prior, President and CEO of ICW Group and President of its Explorer Insurance Company subsidiary. “This tremendous increase in policies in force has resulted from the hard work of the Explorer team and our unwavering commitment to serving these markets with auto insurance that is accurately priced and offers features insurance consumers want.”

One of the hallmarks of Explorer’s auto insurance expansion has been fiscally responsible growth. While other insurers have been reducing the number of auto policies they issue in California and Florida, Explorer has aggressively expanded while relying on advanced predictive analytics to assure their increased market share does not come with decreased profitability. Explorer’s disciplined approach to underwriting has helped it manage this accelerated growth responsibly and maintain a strong financial base. As a reflection of this responsible stewardship, Explorer and its parent ICW Group together continue to enjoy a strong A- (IX) Excellent [A.M. Best](#) rating. Earlier this month, ICW Group was named to the prestigious 2009 [Ward's 50](#) group of top performing companies. Each year,

Ward Group analyzes the financial performance of over 3,000 property-casualty insurance companies based in the United States.

"I had complete confidence that Explorer would grow beyond 100,000 auto policies in 2009, but I'm even more gratified that we reached this mark ahead of schedule and with a great book of well-priced, carefully underwritten risks," Mary Boyd, senior vice president and managing director of Explorer Insurance, commented. "Our producer partners have told us that they value our expanded product suite, professional approach, and shared commitment to their success. No matter how large we grow, our agents and brokers can rely upon Explorer to champion their essential role in helping their clients obtain the right coverage at a great price."

With Explorer's recent expansion beyond 100,000 policies in force comes a redoubled commitment to deploy enhanced technologies. ICW Group and Explorer have made substantial investments in new technology infrastructure dedicated to providing highly accurate quotes at the point of sale, streamlined new business submission, electronic document retrieval, and self service payment servicing over the web or via phone. This dramatically increases the scalability of its operation and real time service to its producers and insureds. Agents and brokers have provided valuable feedback to guide future enhancements to Explorer's point of sale system that the company plans to incorporate into subsequent releases.

"We could not have achieved this milestone without our agents and brokers believing in our company, our products and our people," added Ms. Boyd. "We know that our growth and success depend on the success of the independent insurance professional. We believe our independent agents and brokers provide irreplaceable value and expertise to the insurance consumer and we will continue to stand shoulder to shoulder with them in our joint mission to win the fight for insureds against the direct carriers. That's why we will continue to invest in making Explorer the best business partner to independent agents and brokers in the industry."

### **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 who 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 <http://www.explorer-insurance.com>.