



**For Immediate Release
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ICW Group Turns to SAP for Improved Claims and Billing Processing

Growth-Inspired Insurer Selects SAP to Replace IT Landscape

LAS VEGAS — May 14, 2008 — Demonstrating ongoing success in providing innovative solutions to insurers worldwide, SAP America, Inc., a subsidiary of SAP AG (NYSE: SAP), today announced that ICW Group has selected SAP to support its growth and transformation goals. Rather than work with point solution insurance providers, ICW Group has selected SAP solutions to upgrade its multiple lines of business onto one platform. As more insurers are experiencing the value of consolidation on a single-platform, ICW Group's decision to move away from a siloed information technology (IT) landscape will help to lower its total cost of ownership. ICW Group will implement industry-specific solutions from SAP for claims, payments, billing, financials and corporate performance management. SAP is showcasing solutions for insurance companies at ACORD LOMA 2008, being held in Mandalay Bay, Las Vegas, May 13 - 15.

ICW Group's companies offer a broad range of insurance products that include Auto, Workers' Compensation, Catastrophe, Commercial Property and Surety. Currently licensed in 50 states, ICW Group has aspirations of significant growth, but its existing legacy systems lack the scalable and flexible IT environment needed to grow business and improve operational efficiencies. By upgrading its IT landscape with SAP solutions, ICW Group will have a single platform to manage claims, payments, billing and financials processes. ICW Group customers will also see improvements and additional service options for interacting with the insurer.

"We selected SAP because it was the strongest provider, offering proven industry-specific solutions built on an integrated suite truly supporting our business and SOA technology strategy," said David Hoppen, chief operating officer, ICW Group. "We have a comprehensive five-year growth and transformation strategy. Therefore, we needed to look beyond short-term

fixes in our claims, payments and billing operations to the enterprise at large. SAP solutions gave us all the functionality required to meet our current and anticipated needs, and the framework to improve our operational efficiencies and achieve our growth expectations. Since customer satisfaction is of paramount importance, we needed an integrated platform so that our customers will be better served.”

With the SAP® Claims Management application, ICW Group will be able to better manage the volume of claims. As the company grows and gains transparency across its entire claims processes, it will be better able to maximize cash flow, optimize reserves, reduce leakage and ensure efficient processing. This transparency will allow ICW Group to achieve lower operational and claims costs and retain the flexibility to meet changing business needs. Customers will have access to easier methods for processing their claims and quicker response times and payments, allowing ICW Group to provide the right service to the right customer at the right time. The SAP® Insurance Collections and Disbursements application will help ICW Group to consolidate systems and manage payments, billing and receivables, improving the reconciliation process while enhancing customer service. In addition, the company will utilize the SAP® ERP Financials solution, from SAP’s flagship enterprise resource planning (ERP) application, SAP® ERP. Through increased information transparency and standardized processes that aid efficiency and enhance decision-making processes, the SAP ERP Financials solution will help ICW to better prepare and respond to the changing insurance industry.

“The insurance industry is changing and insurers are realizing that quick fixes with point solution providers are not the answer they need if they have serious growth aspirations,” said Bill McDermott, president and CEO, SAP Americas and Asia Pacific Japan. “ICW Group is an innovative insurer that has realized the importance of an integrated platform to bring operational efficiencies, and SAP is excited to add ICW to our family of insurers.”

At ACORD LOMA 2008, SAP will be showcasing solutions for the insurance industry at booth # 235.

SAPPHIRE® 2008 Berlin

More than 15,000 customers, partners and technical experts are convening at SAPPHIRE 2008 to discover how SAP and its thriving partner ecosystem are delivering IT solutions that create value beyond the four walls of the enterprise, to create “business beyond boundaries.” SAP’s premier educational and networking event, SAPPHIRE is the one occasion where senior executives, business managers, and decision-makers can come together every year to explore how innovative business solutions foster long-term, profitable growth. SAPPHIRE® 2008 was held in

Orlando, Florida, May 4-7, and is being held in Berlin, Germany, May 19-21, 2008. For more information, please visit www.sap.com/sapphire.

About ICW Group

Privately held ICW Group represents a group of multi-line property and casualty insurance carriers providing workers' compensation, surety, commercial property, DIC and personal and business auto insurance. Its member companies consist of Insurance Company of the West, Explorer Insurance Company and Independence Casualty and Surety. Based in San Diego, Calif., ICW Group continues to transform itself into an insurance industry leader dedicated to meeting the needs of its agents and the people and companies they insure. More information is available at <http://www.icwgroup.com/>.

About SAP® for Insurance

SAP® for Insurance is an industry-tailored set of solutions designed to help insurance companies control costs and seize new opportunities while strengthening customer loyalty with applications that can be implemented in stages according to the company's strategic business goals, priorities and available resources. Serving approximately 560 customers in 60 countries, SAP for Insurance seamlessly links core insurance processes with customer-facing functions and back-office operations—from first customer contact through policy and product management, collections, disbursement, and claims management. (Additional information at <http://www.sap.com/insurance/>)

About SAP

SAP is the world's leading provider of business software(*), offering applications and services that enable companies of all sizes and in more than 25 industries to become best-run businesses. With more than 47,800 customers (excludes customers from the acquisition of Business Objects) in over 120 countries, the company is listed on several exchanges, including the Frankfurt stock exchange and NYSE, under the symbol "SAP." (For more information, visit www.sap.com).

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(*) SAP defines business software as comprising enterprise resource planning and related applications.

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