



Insurance Company of the West
Explorer Insurance Company
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FOR IMMEDIATE RELEASE

ICW Group Offers new DIC Program for the Multi-Family Condo & Homeowner's Associations Markets

SAN DIEGO, June 25, 2008 – **ICW Group**, a leading group of insurers, announced a new program offering for homeowner's associations and multi-family condos that provides expanded coverage for buildings of wood frame construction built after 1975. The new DIC Program is exclusively being offered through ICW Group's member companies and is currently not available from other carriers.

"As first to market with this enhanced program, we recognized the need to provide our wholesale broker partners with an opportunity to better serve their Condo/HOA clients," said Kim Anthony, Assistant Vice President of DIC. "With this specialized program, their clients can now secure more comprehensive protection."

The enhanced Condo/HOA program expands building definitions to include foundations, ground floor and subterranean parking, unit-owners' permanent fixtures, and coverage for maintenance fees and association dues up to the requested limit. The program also provides automatic coverage for underground utilities, electronic and computer equipment, valuable papers and records, architectural and engineering costs, and additional security. Optional coverages are available for additional property and appurtenant structures, such as fences, gates, and pools.

ICW Group has a capacity of up to \$20 million in California Zone B and \$30 million in all other areas and is an admitted carrier in 50 states. ICW Group will consider deductibles of 5% in California and as low as 2% in all other states based on the risk characteristics. ICW Group provides the DIC market with flexible program options ensuring superior coverage.

For more information on ICW Group's DIC products, contact Kim Anthony at 858.350.2471 or kanthony@icwgroup.com.

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



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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 brokers and the people and companies they insure. More information is available at <http://www.icwgroup.com/>.

Insurance provided by ICW Group's member companies is subject to underwriting review and approval. The description herein is a summary only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details. Coverage may not be available in all states.

Contact: David Hoppen
ICW Group, Chief Operations Officer
858.350.2992
dhoppen@icwgroup.com