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FOR IMMEDIATE RELEASE

For Explorer Insurance Company

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EXPLORER EXPANDS FLORIDA AUTO COVERAGE OPTIONS AS IT LAUNCHES NEW BRAND

SANTA CLARITA, July 29, 2008 – **Explorer Insurance Company**, the auto insurance carrier and member company of ICW Group, announced today a new brand platform based on the value of partnership with independent insurance agents. As part of its brand rollout, Explorer has significantly increased its range of auto insurance coverage options that independent agents can now offer motorists throughout the state of Florida. Explorer also formally adopted a new look and bold stylized “E” logo developed for Explorer by the branding and organizational consultancy BrandCulture Company.

“Explorer has been, is, and always will be committed to providing independent insurance agents with high-quality, well-priced insurance so they can offer great coverage and value to their customers,” noted Kevin Prior, President and CEO of ICW Group and President of its Explorer Insurance Company subsidiary. “We’ve built the new Explorer brand around the idea of linking our success to the success of our agents and brokers. And by increasing available coverage limits and designing our Preferred program with a great deal of flexibility, we’ve taken a major step to advance our agents’ growth by enabling them to offer the truly customized coverage Florida motorists need.”

Explorer’s brand launch and expansion in Florida brings significant improvements and new features to serve the individual needs of a wide range of motorists. Agents can now write policies with Bodily Injury and Property Damage liability limits of up to \$250,000 per person and \$500,000 per covered accident, or a Combined Single Limit of \$300,000. In addition to enhanced ease of use through real-time rate data, the new program offers a series of available discounts including Good Student, Multi-Car, Renewal, and even a Homeowner discount – an unusual feature for a mono-line auto carrier. Moreover, Comprehensive coverage can now be purchased without collision, and deductibles can be as low as \$100 for those insureds wishing to absolutely minimize out-of-pocket expenses in the event



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of a covered claim. Explorer further offers two new Personal Injury Protection options and a higher Medical Payment limit of \$10,000 as well. Additionally, Explorer offers customizable coverage options with different rental car reimbursement and towing coverage amounts that agents can tailor to their customers' preferences, along with increased underwriting limits across a broad range of risks.

“At Explorer, we not only value partnership; we fundamentally understand that our success depends on the success of our agent-partners,” Mary Boyd, Managing Director of Explorer Insurance added. “We made a deliberate decision to launch our new Florida offering with the new Explorer brand to show how we will defy the conventions of the insurance category with breakthrough simplicity – in both appearance and practice. We’ve built our business and brand around the belief that the guidance of an experienced agent can really help motorists understand their options and obtain the right coverage at the best possible price. We’re confident that our new Preferred program offers compelling value to agents and insureds alike.”

In addition to reaffirming its exclusive focus on the independent agent channel, Explorer has developed a powerful set of tools and services to support its commitment to help independent agents run their businesses more effectively and drive future growth and success. The rollout of the new Explorer brand follows significant investment in technology and predictive analytics, enabling more precise underwriting and expanded coverage options across a broad spectrum of motorists. Despite the company’s increasingly sophisticated technology, however, it has never forgotten that insurance is a people business above all else.

“Working with insurance companies on branding can be quite challenging because carriers are understandably risk-averse,” commented Eric Pinckert, Managing Director of BrandCulture Company. “Not Explorer. Its unequivocal promise of profound partnership with independent agents gave us a tremendous foundation to help build the Explorer brand in alignment with its business strategy, and to develop a new logo and look that is elegant and engaging, yet completely unexpected among peer institutions.”

About Explorer Insurance Company

Explorer Insurance Company offers private passenger and commercial auto insurance in California and Florida 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, commercial property, DIC 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 service. More information is available at www.explorer-insurance.com <<http://www.explorer-insurance.com/>>.