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Insurance Company of the West
Explorer Insurance Company
Independence Casualty and Surety Company

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ICW Group Announces Entry into Small Business Market

Launches Snap Instant Quote software for Workers' Comp

SAN DIEGO, October 1, 2008 – **ICW Group**, a leading group of insurance companies, announced today that it has entered the Small business market for Workers' Comp Insurance by launching Snap Instant Quote, the company's new Small Business underwriting software. ICW Group will now offer its comprehensive coverage and claims services in over 40 Small Business categories, with premiums starting as low as \$2,500, for policy effective dates beginning January 1, 2009. The company will expand into 50 additional categories beginning in the first quarter of 2009.

Earlier this year ICW Group introduced Snap – a proprietary web-based service that significantly increases Agent productivity by automatically uploading applications from any agency management system. Snap Instant Quote is the software's newest feature designed specifically for the Small Business market. Snap Instant Quote provides straight-through-processing capability along with a host of time-saving functionality for the Small Business Agent. With Snap Instant Quote, Agents can quickly pre-qualify risks, instantly reserve the markets, secure policy numbers immediately upon binding, and obtain on-line access to all account documentation.

"We are very excited to enter the Small Business market with our latest Snap enhancement – Snap Instant Quote. It allows our Agents to instantly quote and bind Small Business, giving them the real time decisions they need to better serve their Small Business clients. Snap Instant Quote truly is unique in the marketplace and will maximize our success as we enter the \$3 billion Small Business market in California, Nevada, and Florida" stated Kevin Prior, President and CEO, ICW Group. "ICW Group continues to leverage technology to bring our customers innovative insurance solutions, and Snap Instant Quote for Small Business is our latest example."



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To learn more about ICW Group's entry into the Small Business market, and how Snap Instant Quote can significantly improve the underwriting process, please contact ICW Group for more information.

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