



NEWS RELEASE

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Capital Insurance Group Selects Identity Fraud, Inc. to Provide *VRS Elite*[™] Victim Assistance to Customers at No Charge

MONTEREY, CALIFORNIA – Capital Insurance Group (CIG), named in the Nation's Top 50 Insurance Companies, has selected Identity Fraud, Inc. (IFI) to provide its best-in-class VRS Elite[™] Unlimited victim resolution services to all of its homeowner policy holders beginning September 1, 2006. The timely and valued service is being combined with CIG's new identity insurance expense coverage endorsement providing up to \$15,000 of indemnity. The combined benefits are being provided to all CIG homeowner policy holders at no additional cost.

Peter Cazzolla, President and CEO of Capital Insurance Group, said: "We are focused on delivering significant value-added benefits that exceed customer expectations. Providing customers with round-the-clock personal assistance to help with identity fraud resolution and prevention is one of the most creative features available from any insurer. Our goal is to help customers feel more secure. They can rely on our agents and support team to protect their interests."

"We are pleased to be partnered with Capital Insurance Group. Providing quality identity insurance combined with our education, prevention assistance, and VRS Elite[™] Unlimited resolution support means CIG customers have excellent resources and remedies to help combat the perils of identity theft," said Tom Widman, president of Identity Fraud, Inc.

The Privacy Rights Clearinghouse indicates that nearly 89 million personal records have been exposed due to loss or theft since February 2005. Various state laws requiring notification to consumers having their personal information exposed due to data breaches has helped increase the attention to data theft and identity theft. Identity theft continues to be the #1 consumer complaint filed with the Federal Trade Commission. Nearly 9 million people are victimized each year.

The Identity Fraud, Inc. VRS Elite™ Unlimited program for CIG customers provides:

- Unlimited toll-free access to VRS Elite™ services
- Dedicated case management specialists
- Tailored case file creation and Internet based case file monitoring
- Elite action to stop fraud, notify relevant parties & prepare documents
- Limited Power of Attorney options for more rapid resolution
- IFI supplemental police report, fraud affidavits & written fraud alerts
- Two-year case file follow-up to assure resolution
- On-going Elite ID Alerts, education, and newsletters, and more...

CIG customers that have questions about fraud or become a victim can access IFI assistance twenty-four hours a day, seven days a week.

About Capital Insurance Group

Capital Insurance Group (CIG) (<http://www.ciginsurance.com>) is a property and liability insurance company serving California, Nevada and Oregon residents and business owners. Founded in 1898, the group is comprised of the California Capital Insurance Company, Eagle West Insurance Company, Monterey Insurance Company, and Nevada Capital Insurance Company. The company provides personal and business lines of insurance for residential, transportation and property owners through its network of authorized independent agents. For information on finding an agent near you, go to the Agent Locator page at the CIG website.

About Identity Fraud, Inc.

Identity Fraud, Inc. (<http://www.identityfraud.com>) provides identity fraud solutions to individuals and their families by delivering tailored services to many of the nation's largest insurance companies, financial institutions and employers. As an original developer of identity insurance and victim resolution services, IFI partners with leading technologists, insurers, and credit-related companies to design, promote, and distribute comprehensive solutions that reduce the probability of loss and remedies when loss occurs, at both the individual and organizational levels.

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