

For Immediate Release

Capital Insurance Group lights up the industry with smoke-free policy incentives

Apartment building owners and condominium associations can now receive a 10 percent credit for smoke-free housing units

RENO, Nev. (July 14, 2010) – Capital Insurance Group (CIG) today announced it's implementing a 10 percent Apartment and Condominium Smoke-Free premium credit to property owners and condominium associations who maintain a smoke-free environment in their buildings and units, effective immediately. CIG is answering the call by commercial property owners, consumers and employees to adapt to the trend in smoke-free multi-unit housing.

"As the leader in apartment property insurance, we are always looking for new initiatives to add value to our existing insurance programs. As a result, we are providing a premium discount to those property owners who offer smoke-free housing," said Jim Geisler, Northwest Branch Manager at Capital Insurance Group. "This is the right move, at the right time, and in the best interest of all parties."

In December 2007, The National Apartment Association's, *UNITS* magazine, reported, "Fortunately, what is in the best interest of resident health is also in the best interest of community owners' bottom line." Since 2007, the trend toward smoke-free multi-unit housing has grown nationally and globally.

For property owners, the economic benefits are numerous including lower rehab costs for smoke-free units, faster turnover time due to less preparation and repainting, less wear 'n' tear on ventilation systems, discounts on property casualty insurance, and lower fire risk.

"We feel this new premium credit program recognizes the efforts of property owners, managers, and developers who maintain safer, cleaner, smoke-free residential units, and it provides another consideration for those who are weighing the benefits of converting their units to smoke-free properties," said Sandie Borthwick, Marketing Manager at Capital Insurance Group. "This program will ultimately be a great benefit to our policy holders' customers, who are their most important asset."

About Capital Insurance Group

Capital Insurance Group® (CIG) is the leading property and casualty insurer serving the Western U.S. CIG insures personal auto, homeowners, condo owners, vacation property, renters, apartment building owners and many kinds of commercial and agricultural property. The more than 112-year-old company is rated 'A' (Excellent) by A.M. Best, the independent financial monitor of the

insurance industry. It has recently been selected for the *Ward's 50* as one of the safest and most efficient property/casualty insurers in the U.S. CIG manages personal, business and agriculture risks underwritten by its four affiliates: California Capital Insurance Company, Eagle West Insurance Company, Nevada Capital Insurance Company and Monterey Insurance Company. Types of policies may vary from state to state. *CIG Delivers More. Continuously.*[™] For more information, please visit <http://www.ciginsurance.com>.