

NEWS RELEASE

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Identity Theft **911**[™]

Media Contact:

Tony Berlin
Padilla Speer
Beardsley, Inc.
(212) 752-8338
tberlin@psbpr.com



Cumberland Insurance Group Partners with Identity Theft 911 for Identity Management and Resolution Services

-- Free Identity Theft Resolution for Homeowner Policyholders --

BRIDGETON, NJ, October 29, 2007 – Identity Theft 911[®], a leading provider of identity theft management, education and resolution services, announced today a partnership with Cumberland Insurance Group that grants homeowner policyholders free access to fraud specialists who provide guidance in dealing with the growing threat of identity theft.

Identity theft has been the number one consumer complaint for seven consecutive years and there are an estimated 27,000 new victims daily. According to the Gartner Research Group, the number of victims has risen by 50 percent since 2003.

“Every day, we see headlines about hackers and thieves stealing identities by the thousands,” said Robert P. Brady, President of Cumberland Insurance Group. “Thanks to this program, our homeowner policyholders can access the help they need if they should fall victim to identity theft, or even if they are suspicious and simply looking for proactive advice. Identity Theft 911 was the obvious choice to provide this essential service.”

Cumberland Insurance Group homeowner policyholders seeking advice or victim resolution will have access to the Identity Theft 911 fraud specialists. The company's restoration services streamline the resolution process and reduce the stress and financial impact that victims invariably endure.

“Being proactive to keep consumers safe is one of our major priorities,” said Identity Theft 911 Chairman Adam Levin and former director of the New Jersey division of consumer affairs. “By adopting this forward thinking approach, Cumberland is providing a critical resource and layer of protection to policyholders and their families.”

Identity Theft 911 Resolution Services

If a policyholder becomes a victim of identity theft, an Identity Theft 911 personal advocate will guide them through the entire process of restoring their identity. Identity Theft 911’s resolution service includes:

- Unlimited one-on-one access to an expert personal advocate
- Fraud alerts placed with all three credit bureaus and a review of credit reports
- Assistance preparing the Fraud Victim Affidavit and documents
- Assistance notifying all relevant businesses, agencies and institutions
- Assistance replacing checks, credit cards and debit cards
- A full year of credit monitoring, fraud monitoring and follow-up after resolution
- All services apply to immediate family members

In addition to identity theft resolution services, all homeowner policyholders will have access to Identity Theft 911’s proactive educational material through a dedicated website: www.cumberlandgroup-idtheft.com.

About Identity Theft 911

Identity Theft 911 is an industry leader in Identity Management, providing innovative, enterprise-level fraud solutions and consumer education to Fortune 500 companies, many of America's largest insurance companies and corporate benefit providers, and a wide spectrum of financial institutions, colleges, and universities. More than 10 million households are enrolled in Identity Theft 911's comprehensive identity management programs. For more information, call 480-355-8500 or visit www.identitytheft911.com.

About Cumberland Insurance Group

The Cumberland Insurance Group is rated A+ Superior by the A.M. Best Company, and currently serves over 134,000 policyholders in the states of New Jersey, Pennsylvania, Delaware, and Maryland. In 2006, the Company had Total Admitted Assets of \$313,885,235 and a Policyholders’ Surplus of \$140,421,618. For more information about Cumberland Insurance Group, please visit www.cumberlandgroup.com.