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SYSTEMS**

Press Release

Farmers New World Life Insurance and McCamish Systems Extend BPO Relationship through 2011

Atlanta, Georgia, April 6, 2005: Farmers New World Life Insurance Company and McCamish Systems, a leading BPO provider to the U.S. life and annuity industry are pleased to announce they have extended their BPO relationship six additional years through 2011. Farmers Life has been outsourcing the call center, policy administration and claims processing activities for its variable universal life and annuity products to McCamish since 2000.

“Farmers Life is fortunate to have a relationship with a quality BPO service provider like McCamish Systems,” said Harris Mortensen, Director of Insurance Operations at Farmers New World Life. “We were new to the Variable business five years ago, and McCamish helped us build great products and a strong service platform for our customers. Today, our VUL and VA products help Farmers policy holders in building assets as well as protecting them. The support we receive from McCamish is a big part of the overall product and service offering. We look forward to continuing this favorable relationship with McCamish.”

“We are extremely proud of our relationship with Farmers Life. One of our strategic objectives at McCamish Systems is to create meaningful, long-term relationships, which is not possible to achieve without consistent execution and performance. The fact that Farmers Life has renewed our contract demonstrates that we are executing our business model,” said Gordon Beckham, President and CEO of McCamish Systems. “Five years ago, Farmers Life took a leap of faith to become our first retail client. Their commitment to us then and now has been extremely beneficial to our success, and as evidenced by the latest agreement, we must be helping them. It continues to be a great partnership, and we are quite fortunate to have Farmers Life as a client.

About Farmers New World Life Insurance Company

Farmers New World Life is a member of the Farmers Insurance Group of Companies and the Zurich Financial Services Group. Farmers Insurance Group of Companies® is the nation's third-largest Personal Lines Property & Casualty insurance group. Headquartered in Los Angeles and doing business in 41 states, the insurers comprising the Farmers Insurance Group of Companies® provide Homeowners, Auto, Business, Life insurance and financial services to more than 10 million households through 17,000 exclusive and independent agents and district managers. For more information about Farmers, visit our Web site at www.farmers.com.

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About McCamish Systems, L.L.C.

McCamish Systems is a premier provider of BPO services to the Life Insurance Industry and counts 7 of the top 10 insurers among its many BPO clients. McCamish Systems also provides Non-Qualified Benefit Plan Administration services to the Financial Services and Retirement Services industries. In addition to BPO services, McCamish Systems makes its solutions available via Remote Processing and in License form.

The VPAS[®] product family includes VPAS[®] Life and VPAS[®] Benefit Plan Administration as client/server based, relational database systems, that are scalable, feature rich and are flexible enough to be customized to suit unique client requirements.

VPAS[®] Life supports administration of sophisticated variable products as well as traditional life insurance products and annuities. Specialty products are also supported including private placement products and corporate and bank owned life insurance programs (COLI and BOLI). VPAS[®] Benefit Plan Administration provides recordkeeping capabilities for SERP, Split Dollar and other non-qualified benefit plans. All VPAS[®] products are Internet enabled, allowing clients, sponsors, brokers, agents and participants access to policy and plan information.

PMACS[®] (Producer Management and Compensation System) streamlines the administration processes related to managing insurance carrier and investment advisory firm field forces, agencies and brokers, and has been proven not only to significantly reduce operational expenses, but also to improve quality related to agent/producer/broker management services. This is accomplished through the significant automation of processes required for managing producers. PMACS[®] also provides highly flexible capabilities for managing the complex management and compensation reporting hierarchies found in retail insurance producer groups for both Life and Property Casualty Insurance.

McCamish Systems is a privately held company based in Atlanta, Georgia. For more information about McCamish Systems, please contact Barbara Grissom or Steve Talnose at 800-366-0819, Excellence@McCamish.com, or visit our web site at www.McCamish.com.

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