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For Immediate Release

Atlantic Charter Insurance Company Completes Automation with the Full Suite of Tropics[®] Systems

Sarasota, Florida, July 2005 – Atlantic Charter Insurance Company, one of the leading workers' comp insurers in Massachusetts, has put Tropics Unit Stat module into production, thus completing the installation of the entire Tropics Policy and Claims systems.

Atlantic Charter has immediately begun experiencing the benefits of a completely integrated system with the unit stat module alone decreasing their monthly production time of state required bureau reports by 85% since going live in June 2005. This final component clearly demonstrates the breadth of Tropics ability to manage the entire workers' comp business cycle. "As the regulatory environment becomes more stringent it becomes increasingly important to be able to adapt to changing data requirements. We continue to reap the benefits of the Tropics system as well as the staff in adapting to these new requirements in a timely and cost efficient manner," says Joe Russo, Treasurer and Chief Financial Officer of Atlantic Charter Insurance Company.

Initially, Atlantic Charter implemented the Tropics Policy system in 2002 to automate their policy rating, issuance, and endorsement as well as billing, audits, commissions and all other aspects of policy management. After a successful installation and immediate increase in productivity, Atlantic Charter wanted to further automate their business process and implemented the Tropics Claims system the following year. According to Joe Russo of Atlantic Charter, providing a fully integrated Policy and Claims system, "enabled Atlantic Charter to increase the business volume without increasing employees." Bottom line results have been greater efficiency, improved productivity and increased profitability. As Stephen Massingale, Tropics' VP of Software Engineering concluded, "We strive to provide comprehensive systems that offer peak efficiency and productivity. The Unit Stat module highlights the effectiveness of building a fully integrated software system on a common database platform."

About Tropics Software Technologies

Tropics Software Technologies is a national software company specializing in workers' compensation systems. Tropics provides integrated, multi-tiered, and web-enabled policy, claims and financial systems. The company

offers a comprehensive set of highly configurable modules, based on a common foundation of automated work and document management which afford significant increase to business efficiency. For additional information about Tropics Software Technologies, please call 888.925.1234 or visit www.GoTropics.com.

About Atlantic Charter

Atlantic Charter Group is one of Massachusetts' leading workers' compensation insurers. Atlantic Charter Group is rated A (Excellent) by A.M. Best Company and specializes in providing employers with the insurance protection, loss control, professional guidance and legal support necessary to reduce the long-term costs of workers' compensation claims. For additional information on Atlantic Charter Group, please visit www.atlanticcharter.com.

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