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**E.L.M. Insurance Brokers, Inc. announces the simultaneous opening of
New Northern California and Orange County California Offices.**

EL SEGUNDO, CA...ELM Insurance Brokers, Inc. today announced the simultaneous opening of two new offices – one in Northern California, which will be managed by Michele Epstein, and a second in Orange County, California, which will be managed by Gregg E. Higgins.

About Michele Epstein, Northern California branch

Michele Epstein, Epstein AAI, AIS, ACSR, CISR, CPIW, DAE began her insurance career in 1988 as a part time, temporary data entry clerk. She went on to open and run an agency in San Francisco in 1990 and formed Attorneys Insurance Services in Concord, CA in 1994. Through 2007, she was president of Attorneys & Professionals Insurance Services, Inc., a full service retail brokerage with a concentration on professional liability insurance, primarily within California's legal community. She holds both Property/Casualty and Life licenses. Michele has served two consecutive terms as Regional Vice President of the National Association of Insurance Women (International) as well as California State Director. She was honored by CCC of NAIW as the Rookie of the Year in 1995 and the Region VIII Rookie of the Year in 1996. She was awarded the Member of the Year by CCC of NAIW in 2003 and the California AAMGA award in 2001. Additionally, Michele is an experienced speaker/instructor on insurance issues and professional development.

E.L.M.'s new Northern California office is located at 3450 Clayton Road, Concord Ca 94519, Ph (925) 688-2396, Fx (925) 688-2399. Email: mepstein@e-o.com.

About Gregg E. Higgins, Orange County, California branch

The new Orange County office will be managed by Gregg E. Higgins who has been a broker and Dir. of Field Marketing since joining ELM in 2004. After retiring from the Navy in 1993, Gregg began his specialty lines career in the Boston, Ma. office of American International Group - National Union as a

temporary underwriting assistant. After numerous promotions based on excellent performance, he was transferred to Arizona and appointed branch manager of Specialty Lines Insurance Division, a position he held until he left in January of 2000. Prior to joining E.L.M. Insurance Brokers, Gregg was with The Philadelphia Insurance Co. While there, he was Underwriting Manager, Specialty Lines Division, responsible for marketing, soliciting and underwriting accounts as well as managing the efforts of four other underwriters and three assistants.

A well-known speaker with an emphasis on D&O, Gregg has traveled extensively throughout the USA speaking about specialty lines to groups of brokers and professional organizations. His most recent appearance was in San Francisco for the American Agents and Brokers magazine. A graduate of University of Phoenix with a B.S. in Business Management, he also attended Northeastern University in Boston, completed the H&R Block tax preparation course, and the Dale Carnegie Leadership for Managers Course. During his 20 years in the Navy, he also completed numerous training courses in Total Quality Management, OSHA regulations and requirements, public speaking, writing, personnel management and more.

E.L.M.'s Orange County, California office is located at 26522 La Alameda, Suite 370, Mission Viejo, California 92691-6330. He can be reached at (310) 339-1300. Email: ghiggins@e-o.com

Both Michele and Gregg will act as Branch Vice Presidents and report directly to Frederick Fisher, President and CEO.

"These two seasoned professionals will be very successful in doing what E.L.M. does best, helping retailers grow their business by dealing with experienced and knowledgeable professionals" said Mr. Fisher. "We are very happy to have a true statewide reach to better service our customer base." Fisher added.

About E.L.M. Insurance Brokers, Inc.

Founded in 1995, E.L.M. Insurance Brokers, Inc. has maintained an excellent reputation as a leading wholesale insurance brokerage that provides the specialty line products and services necessary to compete in today's competitive environment. Market specialties include but are not limited to: directors & officers liability (public, private and non-product); general partnership liability; errors & omissions liability; employment practices liability; fiduciary liability; commercial crime coverage; kidnap & ransom; products liability; allied healthcare; assisted living/long term care facilities; managed care Errors & omissions; credit insurance and representations & warranties.

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