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For Immediate Release

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**St. Paul Travelers Names Carpenter, Cammack & Associates
An ELITE Agency In The Carolinas**

Leading Insurance Provider Recognizes North Carolina Agency For Excellence

CHARLOTTE, N.C. – Thomas S. Carpenter, Chief Operating Officer at Carpenter, Cammack & Associates, Inc., has announced that his firm has been named an ELITE Agency by St. Paul Travelers, a leading provider of property casualty insurance, surety products and risk management services. The firm earned this recognition because of its consistent history of success, superior potential for growth, and its unique alignment with St. Paul Travelers' business objectives. As a St. Paul Travelers ELITE agency, CCA will receive additional tools and services to help improve its operation practices and prepare for future growth.

"St. Paul Travelers is a world leader in the insurance industry, and it is an honor to be named to its highly selective list of ELITE agencies," said Carpenter. "This achievement is a testament to the hard work of our staff and the loyalty of our clients. This new status will enable us to improve client service and will help to facilitate our future growth."

About Carpenter, Cammack & Associates, Inc.:

Carpenter, Cammack & Associates, Inc. is a full service commercial insurance agency specializing in insurance and risk management services. The firm, headquartered in Charlotte, North Carolina and founded in 1992 by Thomas Carpenter and Chris Cammack, offers a complete range of commercial insurance products including general liability, worker's compensation, commercial property, and much more. With offices in Charlotte, Raleigh, Fayetteville, and Greensboro, the firm provides commercial insurance products and risk management support to businesses throughout the Southeastern United States. For more information, please call 1-800-968-1631 or visit the Web site at <http://www.ccainsurance.com>

About St. Paul Travelers:

St. Paul Travelers (NYSE:STA) is a leading provider of property casualty insurance and surety products and of risk management services to a wide variety of businesses and organizations and to individuals. The company reported 2004 revenues of \$23 billion and total assets of \$112 billion. Our products are distributed primarily through U.S. independent insurance agents and brokers. Travelers, a member of St. Paul Travelers, is the second largest writer of auto and homeowners insurance through independent agents. St. Paul Travelers is headquartered in Saint Paul, Minn., with significant operations in Hartford, Conn. The company also has offices in the U.K., Ireland and Canada.

Media and Press Contacts:

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