

FOR IMMEDIATE RELEASE



Fremont Insurance Enhancements Provide Michigan Boaters the Freedom to Roam

Fremont Introduces Changes to Yacht Policy, Launches Michigan-focused Boat Insurance Website

Fremont, Michigan, February 17, 2010 – Fremont Insurance (OTC BB: FMMH), a Michigan-based property and casualty insurance carrier, is pleased to announce new enhancements to the company's yacht policy, giving policyholders the freedom to travel virtually anywhere in North America without fear of loss of coverage or the added expense of travel endorsements.

Fremont Insurance has expanded the company's standard navigation coverage to include virtually every inland lake and waterway in North America. Typically, a yacht cannot navigate outside of its standard territory without endorsing the policy to include the additional territory, something for which many companies charge an additional premium. Prior to the enhancements to the yacht policy, the Fremont standard navigation territory included only the Great Lakes and tributaries, and inland waters of New York State. Under the new terms, the company's specific navigation territory includes the Great Lakes and tributaries and other inland, non-tidal, fresh waters of the United States and Canada suitable to navigation by the insured yacht, excluding the Mississippi River below the Ohio River confluence and the St Lawrence River below Quebec City.

"Many of our policy holders have yachts that can be transported by trailer which they take with them when they travel to inland lakes and rivers outside of the Great Lakes basin," said Kurt Dettmer, Vice President of Marketing for Fremont Insurance. "In the past, if they forgot to inform their agent and get the policy endorsed they would not have coverage. This could potentially even occur in Michigan if the inland waterway was determined to not be a tributary of the Great Lakes. This change will make it possible for our policy holders to navigate nearly anywhere in the U.S. and Canada worry-free with no additional premium."

With more than 800,000 registered boats, boating is top activity in the state according to a National Sporting Goods Association survey. Michigan residents' love of boating should come as no surprise considering the unprecedented access to waterways. In addition to four Great Lakes, Michigan also offers 11,037 inland lakes, 36,000 miles of rivers and streams and more than 700 access sites.

As a Michigan-based company, Fremont Insurance is dedicated to providing Michigan boaters with access to the best possible watercraft insurance through Michigan-based independent insurance providers. The company recently launched a new website for Michigan boaters, www.michiganboatquote.com which allows boat owners to get competitive boat or yacht insurance quotes from a variety of Michigan-based companies in one place.

"With so many boat insurance options available, it's our goal to help Michigan boat owners make a smart choice and select a local independent Michigan agent for their policy," said Dettmer. "We believe that if they are offered competitive rates, solid coverage and personalized service from a Michigan-based company, many Michigan boaters would prefer to support businesses from their home state. Michiganboatquote.com was created to help Michigan boaters find the best value and help keep insurance dollars here, in-state."

About Fremont Michigan InsuraCorp, Inc.

Fremont Michigan InsuraCorp, Inc. is the holding company for Fremont Insurance Company. Headquartered in Fremont, Michigan, the company provides property and casualty insurance to individuals, farms and small businesses exclusively in Michigan. Fremont Michigan InsuraCorp's common stock trades under the symbol "FMMH."

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