



# Tower Hill<sup>®</sup> Insurance

August 2009

To Whom It May Concern:

**Tower Hill Preferred Insurance Company** currently has a Financial Stability Rating® (FSR) of A (Exceptional) from Demotech, Inc. For additional information, please visit the rating agency's website at [www.demotech.com](http://www.demotech.com).

Many of Tower Hill Preferred Insurance Company's **reinsurance carriers are currently rated A (Excellent) or above by A.M. Best Company**. Below is a partial listing of the Tower Hill Preferred Insurance Company reinsurance carriers for the 2009-10 treaty year.

<b>Tower Hill Preferred Insurance Company</b> Reinsurance Carriers Rated A (Excellent) or Above by A.M. Best Company — 2009-10 Treaty Year (partial listing)*	
ACE Tempest Re	Lloyd's
Allianz Re	Renaissance Re
Amlin Bermuda	Swiss Re (U.S.)
Aspen Ins.	Transatlantic Re
Catlin Ins. Co. Ltd	QBE RE
Hiscox Bermuda	Tokio Millennium Re
Endurance Specialty	XL Re
M.S. Frontier	Munich Re
Harbor Point	

\*A.M. Best Company ratings are subject to change. The above list of reinsurance carrier partners is current through May 2010.

As of March 31, 2009, Tower Hill Preferred Insurance Company's surplus was \$22.9 million. For additional information about Tower Hill Preferred Insurance Company, please contact Tower Hill Insurance Group, LLC at (800) 509-1592.