



August 2009

To Whom It May Concern:

Tower Hill Prime 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.

Many of Tower Hill Prime 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 Prime Insurance Company reinsurance carriers for the 2009-10 treaty year.

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

*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 Prime Insurance Company's surplus was \$41.1 million. For additional information about Tower Hill Prime Insurance Company, please contact Tower Hill Insurance Group, LLC at (800) 509-1592.