



FOR IMMEDIATE RELEASE

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### **A.M. Best Increases the Ratings of RTW's Insurance subsidiaries to A-**

MINNEAPOLIS, MN – January 2, 2008, RTW, Inc. (RTW), a wholly-owned subsidiary of Rockhill Holding Company and a leading provider of products and services to manage insured and self-insured workers' compensation, disability and absence programs, today reported that A.M. Best Co. (Best), Oldwick, New Jersey, upgraded the financial strength ratings of American Compensation Insurance Company (ACIC) and Bloomington Compensation Insurance Company (BCIC), a wholly-owned subsidiary of ACIC, to A- (Excellent). Best's action follows Rockhill Holding Company's recent acquisition of RTW and implementation of an intercompany reinsurance pooling agreement. Best's assigned rating of A- (Excellent) applies to all insurance subsidiaries of the Rockhill Insurance Group (Rockhill Group) including Rockhill Insurance Company, Plaza Insurance Company, ACIC and BCIC. The outlook to all ratings is stable.

According to Best, "The rating reflects the Rockhill Group's strong capitalization, targeted earnings and capital accumulation projections set forth by management as well as the successful track record of the executive team in managing insurance company operations."

Jeffrey B. Murphy, President and Chief Executive Officer of RTW said, "We are pleased to be part of the Rockhill Group and to have received an A- rating from Best. Achieving an A- rating has been a long-term goal and we excited about the value it brings to RTW, our partners and our insured employers."

"We are pleased with Best's recent rating actions," said Terry Younghanz, President and CEO of Rockhill. "We have worked diligently to position Rockhill for the future and are pleased that Best has affirmed our efforts. We are excited to bring the A- rating to RTW and its subsidiaries ACIC and BCIC and believe the rating will add further velocity to RTW's already strong operations."

**About Rockhill Holding Company**

Rockhill Holding Company is a Kansas City based insurance holding company writing specialty property and casualty business through its two insurance company subsidiaries, Rockhill Insurance Company and Plaza Insurance Company.

### **About RTW**

RTW, Inc., based in Minneapolis, Minnesota, is a leading provider of products and services to manage insured and self-insured workers' compensation, disability and absence programs. RTW provides these services, primarily directed at workers' compensation to: (i) employers insured through its wholly-owned insurance subsidiaries, ACIC and BCIC; (ii) self-insured employers on a fee-for-service basis; (iii) state assigned risk plans on a percent of premium basis; (iv) other insurance companies; and (v) agents and employers on a consulting basis, charging hourly fees. RTW developed two proprietary systems to manage disability and absence: (i) ID15<sup>®</sup>, designed to quickly identify those injured employees who are likely to become inappropriately dependent on disability system benefits, including workers' compensation; and (ii) RTW Solution<sup>®</sup>, designed to lower employers' disability costs and improve productivity by returning injured employees to work as soon as safely possible. RTW supports these proprietary management systems with state-of-the-art technology and talented people dedicated to its vision of transforming people from absent or idle to present and productive. ACIC writes workers' compensation insurance for employers primarily in Minnesota, Colorado and Michigan, but is growing in new markets including Florida, Texas, Kansas, Connecticut, North Carolina and Iowa. BCIC offers workers' compensation insurance to selected employers in Minnesota, Michigan and Colorado. In addition, through its Absentia<sup>®</sup> division, RTW has expanded and provides non-insurance products and service offerings nationally. RTW's services are effective across many industries. For more information on RTW, Inc., please visit [www.rtwi.com](http://www.rtwi.com).