



# NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON  
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

## FOR IMMEDIATE RELEASE

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### A.M. Best Assigns Ratings to Rockhill Insurance Group

**OLDWICK, N.J., Dec. 19, 2007**—A.M. Best Co. has assigned a financial strength rating (FSR) of A- (Excellent) and issuer credit ratings (ICR) of “a-” to **Rockhill Insurance Group** (Rockhill Group) (Phoenix, AZ) and its four members, which comprises this newly created pool led by **Rockhill Insurance Company** (Rockhill) (Kansas City, MO). The outlook assigned to all ratings is stable. (See below for a detailed list of the companies and ratings.)

These rating actions follow Rockhill’s parent, Rockhill Holdings, recent acquisitions and implementation of an intercompany reinsurance pooling agreement. Rockhill Holdings acquired National Alliance Insurance Company on July 2, 2007 as a clean shell and renamed it, **Plaza Insurance Company** (Plaza) (Maryland Heights, MO). Plaza expands Rockhill’s operations into the U.S. specialty admitted market. Plaza was formerly a category NR-3 (Rating Procedure Inapplicable).

On December 17, 2007, Rockhill Holdings completed its acquisition of **RTW, Inc.** (RTW) (Bloomington, MN) [Nasdaq: RTWI], as such, A.M. Best has withdrawn RTW’s ICR of “bb+”. RTW is the parent holding company of **American Compensation Insurance Company** (ACIC) (Bloomington, MN), and its wholly owned subsidiary, **Bloomington Compensation Insurance Company** (BCIC) (Bloomington, MN), which previously comprised the RTW Group.

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The RTW Group's FSR of B++ (Good) and ICRs of "bbb+" with a positive rating outlook have been withdrawn. These ratings were based on the consolidation of ACIC and its reinsured subsidiary, BCIC.

RTW is a leading provider of products and services to managed insured and self-insured workers' compensation, disability and absence programs. RTW provides integrated and customized claims, case and absence management solutions for service sector customers and workers' compensation insurance solutions for insured customers.

Rockhill is an excess and surplus lines specialty carrier writing small and medium sized property/casualty business on a non-admitted basis. Key lines of business include primary general liability, umbrella and excess liability, wind, primary property and excess property.

The ratings of Rockhill Group reflect its 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. A.M. Best views these recent transactions as positive in that they provide Rockhill Group with the ability to deploy its capital and diversify its product offerings away from catastrophe exposed risks. The management at Rockhill Group has chosen this strategic direction over seeking rapid growth in its current lines of business in reaction to the rapidly softening surplus lines market.

The FSR of A- (Excellent) and ICRs of "a-" have been assigned to **Rockhill Insurance Group** and its following pooled members:

- **Rockhill Insurance Company**
- **Plaza Insurance Company**
- **American Compensation Insurance Company**
- **Bloomington Compensation Insurance Company**

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