



June, 2009

Re: OHAIS Financial Stability Rating® of A, Exceptional

We are pleased to announce that OHA Insurance Solutions, Inc. has earned a Financial Stability Rating® (FSR) of A, Exceptional from Demotech, Inc.

This level of FSR is appropriate for insurers who possess an exceptional ability to maintain a positive surplus to meet policyholders' expectations, to maintain liquidity of invested assets, to maintain quality reinsurance and to maintain acceptable financial leverage.

Demotech, Inc. is a financial analysis and actuarial services firm that has been serving the insurance industry since 1985, providing independent opinions on the financial stability of property and casualty insurers. Its ratings are accepted by such governmental agencies as HUD, Fannie Mae and Freddie Mac. OHAIS' rating, and more information about Demotech, Inc., can be found online at www.demotech.com.

If you should have any questions or comments please do not hesitate to call me directly at 614/255/4821 or email me at sstanfield@ohainsurance.com.

Sincerely,

A handwritten signature in cursive script that reads "Susan J. Stanfield".

Susan J. Stanfield
President & CEO