



June 8, 2006

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 FSR rating is the highest for which OHAIS, as a newly formed insurer, is eligible.

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](http://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](mailto:sstanfield@ohainsurance.com).

Sincerely,

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

Susan J. Stanfield  
President & CEO