



FOR IMMEDIATE RELEASE

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**Applied Medico-Legal Solutions RRG, Inc.
Earns Financial Stability Rating® of A, *Exceptional* from Demotech, Inc.**

Columbus, Ohio, June 5, 2008: Applied Medico-Legal Solutions RRG, Inc. (AMS RRG) has earned a Financial Stability Rating® (FSR) of A, *Exceptional*, from Demotech, Inc. This level of FSR is assigned to insurers who possess exceptional financial stability related to maintaining positive surplus as regards policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves and realistic pricing.

“The Financial Stability Rating® provides confirmation of the exceptional financial track record of our company,” said Richard Welch, President of Applied Medico-Legal Solutions RRG, Inc. The company has maintained strong premium and surplus growth over the last five years, and wrote over \$20 million of gross written premium in 2007.

FSRs summarize Demotech’s opinion of the [financial stability](#) of an insurer regardless of general economic conditions or the phase of the underwriting cycle. FSRs utilize statutory financial data based on insurance accounting principles prescribed or permitted by the National Association of Insurance Commissioners (NAIC). Since 1989, FSRs of A or better have been accepted by the major participants in the secondary mortgage marketplace, including Fannie Mae, Freddie Mac and HUD.

About Applied Medico-Legal Solutions RRG, Inc.

Applied Medico-Legal Solutions Risk Retention Group, Inc. (AMS RRG) is an innovative provider of medical liability insurance to its member physicians. AMS RRG was founded by medical and insurance professionals with a philosophy that the understanding of the intricacies of physician practices will lead to focused and practical risk reduction strategies. AMS RRG has been successful in lowering insurance costs while reducing the likelihood of claims and lawsuits for participating physicians. The company is registered in 30 states and insures a broad range of specialties. Please visit www.amsrrg.com for more information.

About Demotech, Inc.

Since 1985, Demotech, Inc., a Columbus, Ohio based financial analysis and actuarial services firm, has provided responsive services to address actuarial and financial analysis issues, whether the issues have been for a particular insurer or prevalent throughout the insurance industry. As the first company to have its rating process formally reviewed and accepted by Fannie Mae, Freddie Mac and HUD, Demotech has been leveling the playing field by offering [Financial Stability Ratings® \(FSRs\)](#) to insurers of all sizes. Demotech applies its broad actuarial and industry experience to its [consulting services](#), which include pricing analysis and loss and loss adjustment expense reserve reviews.

Visit <http://www.demotech.com> for more information.

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