Demotech, Inc.

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FOR IMMEDIATE RELEASE

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Demotech Assigns Financial Stability Rating® to Normandy Insurance Company, Inc.

Columbus, Ohio, October 27, 2015: Normandy Insurance Company, Inc. 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 (L&LAE) and realistic pricing.

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.

About Normandy Insurance Company, Inc.

Normandy Insurance Company (www.normandyins.com) is committed to being recognized as the premier provider of innovative, cost effective workers' compensation solutions for Florida small and mid-size business owners. Founded in 2008, Normandy has grown to be one of the preferred Florida workers' compensation insurance providers for select general lines of business. The company is headquartered in Deerfield Beach, Florida.

About Demotech, Inc.

Demotech, Inc. is a financial analysis firm specializing in evaluating the financial stability of regional and specialty insurers. Since 1985, Demotech has served the insurance industry by assigning accurate, reliable and proven Financial Stability Ratings® (FSRs) for Property & Casualty insurers and Title underwriters. FSRs are a leading indicator of financial stability, providing an objective baseline of the future solvency of an insurer. Demotech's philosophy is to review and evaluate insurers based on their area of focus and execution of their business model rather than solely on financial size. Visit www.demotech.com for more information.

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